



# KEMPER

## **KEMPER PERSONAL INSURANCE GENERAL AGENCY PRIVATE PASSENGER AUTOMOBILE TEXAS**

### **Effective Dates**

New Business: 12/8/2017

Renewal Business:

### **Summary of Changes**

Introduction of the Kemper Prime Automobile Plan

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# Definitions

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## DEF.01 – Definitions

### Private Passenger Auto

A private passenger automobile is a four-wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and

- Not used as a public or livery conveyance without the presence of Transportation Network Driver Coverage; or
- Not rented to others

A pickup or van not used for the delivery or transportation of goods or materials unless such use is:

- Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
- For farming or ranching

A pickup or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if it meets the conditions above.

Attach: Federal Employees Using Auto In Government Business endorsement

Auto as used in this manual refers to a private passenger auto or vehicle considered as a private passenger auto.

A policy will be considered a renewal for rating purposes if the prior Kemper policy insuring the same exposure was cancelled and rewritten from or due to:

- Change in effective date
- Change in location state
- Change in policy term
- Change of first Named Insured (spousal split off)
- Change in Broker of Record

The Kemper standard and preferred companies consists of the following underwriting companies: Unitrin Safeguard Insurance Company, Trinity Universal Insurance Company, Unitrin Auto and Home Insurance Company, Unitrin Preferred Insurance Company, Valley Property and Casualty, Kemper General Agency, Kemper Personal Insurance General Agency and Kemper Independence Insurance Company.

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The use of the terms Comprehensive Coverage and Other Than Collision are used interchangeably throughout this manual and refer to the same coverages.

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# General Rules

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## **G.01 – Eligibility**

A Personal Auto Policy shall be used to afford coverage to automobiles considered as private passenger autos if:

- They are written on a covered auto basis;
- They are owned by an individual or spouses who are residents in the same household;
- They are not used as a public or livery conveyance for passengers without the presence of Transportation Network Driver Coverage; and
- They are not rented to others

Or, for private passenger autos that are owned jointly by two or more:

- Resident relatives other than spouses;
- Resident individuals; or
- Non-resident relatives, including a non-resident husband and wife;

If they are written on a covered auto basis, to the extent of the Joint Ownership Endorsement

Attach: Joint Ownership Coverage Endorsement

A Personal Auto Policy shall be used to afford coverage to motor homes or similar automobiles if:

- They are written on a covered auto basis;
- They are owned by an individual, spouses, two or more resident relatives, or two or more resident individuals; and
- Coverage is limited in accordance with Miscellaneous Type Vehicles Endorsement

Attach: Miscellaneous Type Automobile endorsement

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## **G.02 – Additional Insured / Lessor**

The Additional Insured / Lessor Endorsement shall be attached to the policy if the auto lease contract requires the lessee to provide primary insurance for the lessor.

Attach: Additional Insured Lessor Endorsement

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### **G.03 – Premium Determination**

Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Uninsured Motorist/Underinsured Motorist, Comprehensive and Collision premiums shall be determined by applying the rules and rates applicable to each exposure. The premiums calculated for each vehicle on the policy shall be aggregated to determine the total policy premium. Where applicable, we will round to the nearest three decimal places after each step. Refer to the rating section of this manual to determine the applicable rating attributes and factors.

Expense Premium shall be included in the Bodily Injury Premium of the first vehicle on the policy with Bodily Injury Coverage. If no vehicle on the policy has Bodily Injury Coverage, the Expense Premium shall be included in the Comprehensive Premium of the first vehicle on the policy with Comprehensive Coverage. Expense Premium shall apply to all policies. Expense Premium shall be subject to the cancellation provisions of this manual and cancelled on a pro rata basis.

All premiums shall be rounded to the nearest cent (\$0.01) after each premium calculation step. Final premium for each coverage shall be rounded to the nearest whole dollar (\$1.00).

All premiums will include a Texas Auto Theft Prevention Fee that applies to private passenger autos and motor homes. The fee is charged on a per vehicle basis.

All premiums will include a Texas Fire Department Assessment Fee that applies at the policy level.



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## **G.04 – Accident and Violation Rating**

Eligibility shall be determined by the Underwriting Guidelines, regardless of surcharges permitted by Accident and Violation Rating.

Prior Incidents Rating Factors are applied to policies based upon the total number of chargeable incidents by type relative to the total number of rated operators on the policy.

### **Accidents**

For purposes of the Prior Incidents Rating Factor, an accident shall be considered chargeable if it occurred during the experience period and resulted in aggregate bodily injury and/or property damage exceeding the accident threshold of \$500.

If, during the experience period, one operator had two or more accidents, each of which resulted in damage to property but for which aggregate bodily injury and/or property damage fell below the accident threshold, one of the accidents shall be considered a chargeable accident.

An accident shall also be considered chargeable if it resulted in Bodily Injury or death or occurred as a result of inattentive driving, including, but not limited to:

- Falling asleep behind the wheel of a moving automobile
- Upset, overturn or collision with a fixed object; or
- Reckless disregard for adverse driving conditions which resulted in bodily injury or property damage

An accident shall not be considered chargeable under the following circumstances:

- The operator is demonstrated to be a Named Insured or principal operator of an auto insured under a separate policy
- Auto lawfully parked (if the parked automobile rolls from the parked position then any such accident is charged to the person who parked the auto)
- Auto is struck in the rear by another automobile and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with the accident
- Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident.
- Auto operated by the applicant or any resident operator is struck by a "hit-and-run" automobile, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator

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- Accidents involving damage by contact with animals
- Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects
- Accidents occurring when using an auto in response to an emergency if the operator at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency (this exception does not include an accident occurring after the auto ceases to be used in response to such emergency)
- Accidents occurring as a result of the operation of an auto under circumstances requiring licensing as a chauffeur
- Accidents occurring where the applicant, owner or other resident operator receives payment under Personal Injury Protection Coverage where such individual is not at fault.

**Convictions**

A minor conviction shall be defined as any conviction for a moving violation other than a conviction for a major violation.

- For purposes of the Prior Incidents Rating Factor, a minor conviction shall be considered chargeable if it occurred during the experience period
- If there is a chargeable accident in conjunction with a minor conviction, only the accident shall be considered chargeable
- If there is a chargeable accident in conjunction with a major conviction, both the accident and the major conviction shall be considered chargeable

Initial information needed to assign the proper Prior Incidents Rating Factor shall be obtained by one or more of the following:

- An application signed by the Named Insured
- Company's own records
- Motor Vehicle Records
- Comprehensive Loss Underwriting Exchange (CLUE) Report

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## **G.05 – Experience Period**

The experience period shall be the three years immediately preceding the effective date of application or the preparation of the renewal, unless otherwise noted.

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## **G.06 – Named Non-Owner**

A policy can be issued as a Named Non-Owner Policy, providing liability coverage to a single operator/Named Insured who uses a private passenger company car as their primary mode of transportation or otherwise requires liability coverage for the personal operation of a non-owned automobile.

- Coverage shall apply only to the Named Insured and for operation of non-owned, private passenger automobiles.
- Coverage shall not apply to insureds using non-owned automobiles in the course of business (i.e. salesmen, delivery, transportation networking, or dealership type uses).
- Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Uninsured Motorist/Underinsured Motorist Bodily Injury, Uninsured Motorist/Underinsured Motorist Property Damage, are the only coverages available under a Named Non-Owner Policy.
- No automobiles will be listed on the policy.

Personal Umbrella Liability Coverage, Enhanced, Suspension of Insurance, vehicle level Discounts and Coverages, and Named Driver Exclusion are not available on a Named Non-Owner Policy.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **G.07 – Suspension of Insurance**

Liability Coverages may be added or deleted if permitted. Coverages should only be removed for at least 30 days. Comprehensive Coverage must be present in order to suspend Liability Coverages. Collision Coverage is available for automobiles with insurance in suspension. A signed and written statement from the Named Insured(s) listed on the policy must be provided in order to suspend Liability Coverages. Miscellaneous Vehicles types are not eligible for suspension of insurance.

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## G.08 – Use Classification

An automobile shall be classified as Pleasure Use if:

- No business use; and
- Personal use, including driving to and from work or school, is
  - Less than 3 road miles one way; or
  - 3 or more, but less than 15, road miles one way for not more than 2 days per week or more than 2 weeks per 5 week period.

An automobile shall be classified as Commute Use if:

- No business use; and
- Personal use, including driving to and from work or school, exceeds the mileage or frequency limitations outlined for Pleasure Use classification.

An automobile shall be classified as Business Use if:

- The use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.

An automobile shall be classified as Farm Use if:

- The auto is principally garaged on a farm or ranch; and
- It is not customarily used in going to or from work other than farming or ranching, or driving to or from school; and
- It is not customarily used in any occupation other than farming or ranching.

An auto used in the business of the U.S. Government by one of its employees may be rated as Pleasure, Work Less Than 15 Miles, or Work 15 Miles or more if:

- The auto is not used as a public or livery conveyance for passengers and is not rented to others
- Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.

Attach: Federal Employees Using Autos in Government Business

An automobile shall be classified as Transportation Networking if:

- The auto is used while an online-enabled application or digital network is used to connect passengers with drivers using Automobiles for the purpose of providing prearranged transportation services for compensation.

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# Servicing

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## SV.01 – Servicing

### Cancellations

Cancellations will result in the unearned premium being refunded on a pro-rata basis.

### Changes

All policy changes shall be computed pro rata. If the limits of liability are increased because of a change in the limits prescribed under any Financial Responsibility law, the additional premium charge shall be the actual difference in premium charges. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum or maximum premium requirement.

### Minimum and Maximum Premium Rule

A Minimum or Maximum premium charge shall apply to each coverage for each policy period in the event the Adjusted Base policy premium falls below or above the Minimum or Maximum premium.

Minimum and Maximum premium charges are dependent on coverage, term, and automobile type.

In the event of a cancellation, premium shall be adjusted on a pro rata basis.

### Policy Period

No policy may be written for a period longer than twelve months.

For twelve month term policies, the premium charged shall be the annual premium, the annual minimum premium or the annual maximum premium, whichever applies.

For six month term policies, the premium charged shall be 50% of the annual premium, the annual minimum premium or the annual maximum premium, whichever applies.

When policies are issued for a six month period, with an effective date on the 29th, 30th or 31st of any month, the first policy term can be extended to the first day of the calendar month following the expiration of the policy. Premium for this extended coverage of one to three days shall be waived.

### Whole Dollar Premium

The annual premium for each coverage shall be rounded to the nearest whole dollar, separately for each coverage. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar. Any

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premium less than \$1.00 shall be rounded up to \$1.00. In the event of cancellation by the company, the return premium shall be rounded to the nearest whole dollar in similar fashion.



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# Coverage

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## **C.01 – Excess Custom Equipment Coverage**

Coverage for custom equipment is automatically provided for any automobile when Comprehensive and/or Collision coverage is afforded.

Coverage for custom equipment is automatically provided for any automobile up to \$1,500, without additional premium charge, when Comprehensive and/or Collision coverage is afforded. This limit may be increased by \$1,000 increments up to \$20,000 for an additional premium.

Attach: Excess Custom Equipment Coverage

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **C.02 – Excess Electronic Equipment Coverage**

Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the automobile at the time of loss, is automatically covered under the policy without additional premium charge.

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations not used by the automobile manufacturer for installation of such equipment, is subject to a sub-limit of \$1,000. This sub-limit may be increased for an additional premium.

### **Tapes, Records, Disks and Other Media Coverage**

Additional coverage for \$200 worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits for Excess Electronic Equipment.

When coverage is not provided for increased limits for Excess Electronic Equipment, coverage for \$200 worth of tapes, records, disks and other media is available for an additional charge.

Applicable to Private Passenger automobiles where Comprehensive and / or Collision coverage is afforded.

Attach: Excess Electronic Equipment Coverage

Refer to rate pages for corresponding factors and coverages to which this applies.

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### **C.03 – Extended Non-Owned Coverage**

Liability coverage may be extended for the use of any non-owned automobile by the Named Insured, spouse or family member, as long as that individual is not employed by a garage. Extended Non-Owned Auto coverage provides Excess Liability and/or Medical Payments coverage to an individual who owns an auto, but also drives borrowed or rented automobiles.

Coverage does not apply for Uninsured/Underinsured Motorists, Comprehensive, and Collision.

Coverage does not apply to automobiles used as a public or livery conveyance nor to automobiles without primary Liability insurance. Liability Coverage must be in effect on an owned automobile (excluding antique and classic automobile types) in order for this endorsement to be applied. Coverage is excluded for antique and classic automobiles.

Attach: Extended Non-Owned Coverage for Named Individual

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **C.04 – GAP (Auto Loan/Lease) Coverage**

Coverage may be provided for the difference between the outstanding indebtedness on a loan/lease agreement on an automobile and the actual cash value of the automobile, subject to the following:

- Coverage may be provided only for a private passenger auto, pickup or van (excluding antique and classic automobile types); and
- The insured must request the coverage within 30 days of leasing or financing an automobile and be the original purchaser or lessor of the automobile; and
- The automobile model year must be within one year of the policy effective year or greater (if the model year is newer than the effective year) at the time coverage is applied (coverage will be allowed on rewritten policies if GAP coverage was present on the prior policy).
- Applicable to Private Passenger automobiles where Comprehensive and Collision coverage is afforded.
- Coverage shall be removed upon the first renewal when the automobile model year becomes 5 years from the policy effective year.

Attach: GAP (Auto Loan/Lease) Coverage

Refer to rate pages for corresponding factors and coverages to which this applies.

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**C.05 – RESERVED FOR FUTURE USE**

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## **C.06 – Rental Reimbursement Coverage**

Coverage may be provided for transportation expenses incurred by the insured as the result of a loss to an automobile listed on the policy or a non-owned auto up to the daily limit and maximum limit selected for transportation expenses or loss of use expenses.

Applicable to Private Passenger automobiles where Liability and Comprehensive coverage is afforded.

The limits of \$30/\$900 shall be included where Comprehensive coverage is afforded.

Coverage is excluded for trailers, motor homes, miscellaneous automobiles, and golf carts.

Attach: Rental Reimbursement Coverage

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **C.07– Roadside Assistance Coverage**

Roadside Assistance Coverage provides towing and necessary labor to the nearest qualified repair facility, at the time and place of disablement, when a covered automobile is disabled on the roadway due to, but not limited to, the following:

- Mechanical breakdown;
- Battery failure;
- Insufficient supply of fuel, oil or other fluids (fuel delivery);
- Flat tire;
- Lockout; or
- Entrapment in snow, mud, water or sand

Coverage is excluded for trailers (when not attached or when not in use with a covered automobile at the time of disablement), motor homes, miscellaneous automobiles, and golf carts.

Applicable to all endorsed Private Passenger automobiles on the policy including covered rental automobiles.

Coverage can be purchased separately for limits of 50, 75, 100, 200, 300 dollars worth of coverage when Comprehensive coverage or Liability coverage is present on the automobile.

Roadside Assistance is an optional coverage that is administered by a third party.

Attach: Roadside Assistance Coverage

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **C.08 – Original Equipment Manufacturer (OEM) Coverage**

A loss settlement Original Equipment Manufacturer (OEM) Parts coverage option shall be made available when Comprehensive and Collision Coverage is afforded on a policy. Pursuant to the provisions of the OEM coverage, if a repair results in the replacement of exterior sheet metal and/or exterior plastic parts, OEM parts shall be used if such parts are available. If OEM parts are not available, non-OEM parts may be used.

If a repair results in the replacement of any damaged parts other than exterior sheet metal and/or exterior plastic parts, non-OEM parts may be used.

Coverage will be removed upon renewal when the automobile is over 10 model years.

Attach: Original Equipment Manufacturer (OEM) Coverage

Refer to rate pages for corresponding factors and coverages to which this applies.



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## **C.09 – Enhanced Coverage**

Coverage can be afforded for Enhanced Coverage. Features include:

- Waiver of First Accident or Minor Violation
- Diminishing Deductible Credit
- Trip Interruption Coverage
- Personal Property Coverage
- Parked Automobile Deductible Waiver
- Key and Transmitter Replacement Coverage

Coverage is not applicable to Named Non-Owner policies or miscellaneous vehicles. Coverages and benefits of the Enhanced Coverage shall be effective as of the date the Coverage is added to the policy. If the Enhanced Coverage is removed and added in the same term, the original date the Coverage was added to the policy shall be used for the purpose of determining the accrued Diminishing Deductible Credit. If the Enhanced Coverage is removed, all premiums waived pursuant to Waiver of First Accident and Minor Violation Forgiveness shall be applied to the policy on the effective date of the removal of the Enhanced Coverage. Waiver of First Accident or Minor Violation applies to the Undisclosed Operator Loss or Incident Surcharge. Diminishing Deductible applies to permissive or undisclosed driver losses.

Attach: Enhanced

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **C.10 – Limited Mexico Coverage**

At the option of the company, and at the request of the insured, a policy may be extended to apply to accidents occurring in Mexico on a trip of ten days or less, if within twenty-five miles of the United States border. No coverage is provided if Liability insurance from a licensed Mexican insurance company is not in force at the time of the accident or loss and Liability coverage is not afforded on at least one Automobile on the policy (excluding antique and classic automobile types).

If afforded on the policy, the Liability Coverage Section, Medical Payments Coverage Section, Personal Injury Protection Section, Uninsured/Underinsured Motorists Coverage Section, Damage To Your Auto Coverage

Section and No-Fault coverage are extended.

Attach: Limited Mexico Coverage

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **C.11 – Named Driver Exclusion**

When the Named Driver Exclusion is present, all allowable coverages provided by the policy shall be excluded for incidents arising out of:

- The maintenance, operation or use of any auto by the named excluded driver;
- The entrustment of any auto by an insured to the named excluded driver;
- The failure to supervise or negligent supervision of the named excluded driver involving any auto by an insured; or
- Vicarious liability, whether or not imposed by law, for the actions of the named excluded driver involving any auto.

Named Driver Exclusion form must be received by the company.

Drivers who are excluded will not be counted within policy rating.

Attach: Named Driver Exclusion Endorsement

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **C.12 –Transportation Network Driver Coverage (No Passenger)**

Transportation Network Driver Coverage is available for private passenger Automobiles that are used to provide prearranged transportation of persons or property in conjunction with a Transportation Network Company. Automobiles must be registered with a Transportation Network Company and have Liability Coverage through the Transportation Network Company. Premium for the Coverage shall be based upon the annual miles the vehicle is driven while operating within the Transportation Network Company. Coverage is not available for Non-Owned Automobile policies. Liability Coverage must be present on the vehicle.

If coverage is attached to a vehicle, the vehicle must be classified as Transportation Network Use.

Attach: Transportation Network Driver Coverage (No Passenger)

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **C.13 – Trust Coverage**

Coverage can be provided for vehicles held in the name of a trust.

Attach: Trust Endorsement Coverage

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## **C.14 – Underinsured Motorists Bodily Injury Coverage**

Underinsured Motorist Bodily Injury Coverage covers bodily injury to the insured, their family members who live with them and passengers if they are injured in an accident caused by a motorist whose bodily injury limits are less than the insured's underinsured motorist bodily injury limits and whose bodily injury limits are not sufficient to pay for the damages the insured is legally entitled to recover.

Underinsured Motorist Bodily Injury Coverage has to be sold at the same limits as Bodily Injury, with the exception of limits sold at the minimum financial responsibility level, unless reduced or rejected by the insured. Increased limits shall be afforded at an additional premium provided a policy has increased limits of Uninsured Motorists coverage.

This coverage is required under all automobile liability policies insuring the owner of a motor vehicle, unless rejected by the insured. If this coverage is purchased on one automobile on a policy, it must be purchased on all automobiles on the policy insured for Liability Coverages.

The rejected limits need not be afforded with a renewal, reinstatement, reissuance, substitute, amended, replacement or supplementary policy issued by the same insurer, unless the Named Insured requests such limits in writing.

Refer to rate pages for corresponding factors and coverages to which this applies.

Attach: Underinsured Motorist Coverage

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## **C.15 – Uninsured Motorists Bodily Injury Coverage**

Uninsured Motorist Bodily Injury Coverage covers bodily injury to the insured, their family members who live with them and passengers if they are injured in an accident caused by a motorist who does not carry Liability insurance.

Uninsured Motorist Bodily Injury Coverage has to be sold at the same limits as Bodily Injury, with the exception of limits sold at the minimum financial responsibility level, unless reduced or rejected by the insured. Increased limits can be afforded at an additional premium. This coverage is required under all automobile liability policies insuring the owner of a motor vehicle, unless rejected by the insured. If this coverage is purchased on one automobile on a policy, it must be purchased on all automobiles on the policy insured for Liability coverages.

The rejected limits need not be afforded with a renewal, reinstatement, reissuance, substitute, amended, replacement or supplementary policy issued by the same insurer, unless the Named Insured requests such limits in writing.

Refer to rate pages for corresponding factors and coverages to which this applies.

Attach: Uninsured Motorist Coverage

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## **C.16 – Uninsured Motorists Property Damage Coverage**

Uninsured Motorists Property Damage Coverage pays for direct and accidental loss to the covered automobile resulting from physical contact with an uninsured motor vehicle. If Uninsured Motorists Bodily Injury coverage is rejected, Uninsured Motorists Property Damage must also be rejected.

Uninsured Motorist Property Damage Coverage is offered at limits equal to the Combined Single Limit or Bodily Injury and Property Damage Liability limits.

The Named Insured may reject limits equal to the Combined Single Limit or Bodily Injury Liability and Property Damage Liability limits, in writing, and select lower limits but may not select limits less than the basic limits.

The rejected limits need not be afforded with a renewal, reinstatement, reissuance, substitute, amended, replacement or supplementary policy issued by the same insurer, unless the Named Insured requests such limits in writing.

Refer to rate pages for corresponding factors and coverages to which this applies.

Attach: Uninsured Motorist Property Damage Coverage



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## **C.17 – Personal Injury Protection**

No policy of motor vehicle liability insurance shall be issued, sold, or delivered to a Texas resident unless the policy affords Personal Injury Protection coverage as prescribed in the Texas No-Fault Law.

Any motor vehicle and any trailer rated in accordance with this manual shall be afforded Bodily Injury, Property Damage or Combined Single Limit Liability and Personal Injury Protection, as prescribed in the Texas No-Fault Law if it is an automobile or trailer to be registered in the state of Texas.

As defined in the Texas No-Fault Law, a motor vehicle is an automobile and any other vehicle, including a trailer, operated or designed for operation upon a public road by any power other than animal or muscular power.

Refer to rate pages for corresponding factors and coverages to which this applies.

Attach: Personal Injury Protection Coverage

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# Miscellaneous Automobile Types

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## **V.01 – Motor Homes**

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing and refrigeration facilities.

### **Liability, Medical Payments/No-Fault, Uninsured/Underinsured Motorists Coverages**

Pleasure Use motor homes shall be rated as a percentage of the Pleasure Use private passenger auto rates. Accident and Violation Rating does not apply.

### **Physical Damage Coverages**

Determine the value, including any custom built additions, and assign a Symbol set based upon this Stated Amount. Pleasure use motor homes shall be rated as a percentage of the Pleasure Use private passenger auto rates. Accident and Violation Rating does not apply.

Attach: Miscellaneous Type Vehicle Endorsement

Roadside Assistance, Full Safety Glass Coverage, and Rental Reimbursement Coverage not available for selection.

Stated Amount is required with Comprehensive coverage on a motor home.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **V.02 – Recreational Trailers and Camper Bodies**

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Coverage is not provided for a trailer or camper body if:

- Used for business purposes with other than a private passenger auto or owned pickup or van;
- When no auto is owned by the insured; or
- Located for use as a residence or premises.

A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.

A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Liability and Medical Payments coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Coverage is not provided on an Agreed Value basis.

Physical damage coverage uses motor home rates.

Includes, but is not limited to: Recreational Trailers, 5th Wheel Travel Trailers, Popup Trailers, and Camper Bodies

Roadside Assistance, Full Safety Glass Coverage, and Rental Reimbursement Coverage not available for selection

Attach: Trailer/Camper Body Coverage Endorsement

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **V.03 – All Other Trailers**

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Coverage is not provided for a trailer or camper body if:

- Used for business purposes with other than a private passenger auto or owned pick or van;
- When no auto is owned by the insured; or
- Located for use as a residence or premises.

Liability and Medical Payments coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Coverage is not provided on an Agreed Value basis.

Includes, but is not limited to: Homemade Trailers, Utility Trailers, and Horse Trailers

Roadside Assistance, Full Safety Glass Coverage, and Rental Reimbursement Coverage not available for selection

Attach: Trailer/Camper Body Coverage Endorsement

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **V.04 – Antique Automobile**

An antique automobile is a private passenger auto 25 years or older and maintained primarily for use in exhibitions, club activities, parades, and other functions of public interest, and occasionally used for other purposes. Coverage is not provided on an Agreed Value basis. Roadside Assistance, Full Safety Glass Coverage, and Rental Reimbursement Coverage not available for selection

### **Liability Rates**

Antique Automobiles shall be rated as a percentage of the Pleasure Use private passenger auto rates. Accident and Violation Rating does not apply.

Attach: Coverage for Damage to Your Auto (Maximum Limit of Liability)

### **Medical Payments, Uninsured/Underinsured Motorists Rates**

Charge Private Passenger auto base rates or premiums

### **Physical Damage Rates**

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **V.05 – Classic Automobile**

A classic auto is a motor vehicle of the private passenger type, which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year. Coverage is not provided on an Agreed Value basis.

Roadside Assistance, Full Safety Glass Coverage, and Rental Reimbursement Coverage not available for selection

### **Liability, Medical Payment and Uninsured/Underinsured Motorist Rates**

Classify and rate as a private passenger auto.

### **Physical Damage Rates**

Attach: Coverage for Damage to Your Auto (Maximum Limit of Liability)

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **V.06 – Golf Cart**

A golf cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course.

The golf cart must be owned by and registered to the Named Insured.

Not available as standalone coverage.

Roadside Assistance, Full Safety Glass Coverage, and Rental Reimbursement Coverage not available for selection

### **Liability Rates**

Accident and Violation Rating does not apply.

### **Golf Cart Physical Damage Rates**

Attach: Miscellaneous Type Vehicle Endorsement.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

# Discounts

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## **D.01 – Advanced Quote Discount**

The Advanced Quote Discount shall be applied to policies written as new business if a Company quote is initiated by the customer prior to the expiration date of their current insurance policy. Policies with a lapse in coverage are not eligible.

Discount varies by the number of days between the start of the quote and the prior carrier policy expiration date. Discount shall be reduced over time.

Discount is available to prior carrier Kemper policies if they are considered an eligible type of rewrite. If the policy is part of an Acquisition transfer, the Advanced Quote Discount does not apply.

Refer to rate pages for corresponding factors and coverages to which this applies.



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## **D.02 – Affinity Discount**

The Affinity and Occupational Discount shall be applied to policies when the Named Insured or spouse is a member of a qualifying group. Proof is required. Qualifying groups are as follows:

- Employees of the Kemper standard and preferred companies
- Active Duty, traditional drilling Guard/Reserve, or Retired military member of the Armed Forces of the United States or Junior or Senior Cadet in any of the four Military Academies
  - NOTE: Traditional drilling refers to those National Guard and Reservist that attend Drills and Annual Training. The four Military Academies are as follows: U.S. Naval Academy, U.S. Military Academy, U.S. Air Force Academy and U.S. Coast Guard Academy.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **D.03 – Driver Training Discount**

The Driver Training Discount shall be applied to policies based upon the number of operators having evidence of satisfactory completion of a driver training course relative to the total number of rated operators on the policy.

- For operators age of 21 or under, the course must be approved by the State Department of Education, a commercial driving school, or other responsible state educational agencies and include at least 30 hours of classroom time and 6 hours of actual driving experience.
- To qualify for the discount, the driver has not been convicted of any major moving traffic violations in the most recent 12 months, and the driver has not had his or her driver's license revoked or suspended during the most recent 36 months.

Proof must be provided.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **D.04 – Defensive Driver Course Discount**

The Defensive Driver Course Discount shall be applied to policies based upon the number of operators having evidence of satisfactory completion of a defensive driver training course relative to the total number of rated operators on the policy.

The following requirements apply:

- The driver has a completion certificate, dated within the most recent 36 months, certifying that he or she has successfully completed an approved Defensive Driving Course;
- The driver was not required to take such course because an alleged violation and/or conviction of motor vehicle laws of the state, unless the operator has maintained a driving record free of accidents and moving violations for a continuous one year period following completion of the course;
- To qualify for the discount, the driver has not been convicted of any major moving traffic violations in the most recent 12 months, and the driver has not had his or her driver's license revoked or suspended during the most recent 36 months.
- This discount is mutually exclusive with driver training and is applicable to drivers ages 55 or older

Proof must be provided.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **D.05 – Multi-Coverage Discount**

The Multi-Coverage Discount shall be applied to policies based upon the number of vehicles having multiple coverages relative to the total number of vehicles insured on the policy. For the purpose of this rule, 'multiple coverages' means that a private passenger automobile on the policy has Bodily Injury and Property Damage (or Combined Single Limits), Comprehensive and Collision coverages. Vehicles with a Suspension of Coverage will not adversely impact the Multi-Coverage Discount.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **D.06 – Student Discount**

The Student Discount is applied to policies based upon the number of operators who are under the age of 24 and a full time student in good academic standing or meeting the definition of a student at school relative to the total number of rated operators on the policy.

A student in good academic standing is defined as one that, during the immediately preceding school semester, has maintained a B average or an average equivalent to a 3.0 on a 4 point grading system, is in the upper 20% of his or her class scholastically, or is listed on the Dean’s List or Honor Roll or equivalent. Proof, in the form a certified statement from a school official, must be provided.

A student at school is defined as a student (under the age of 24) enrolled and residing at an educational institution 100 miles or more away from the automobile’s principal garaging location and with no access to an insured automobile. A valid zip code for the educational institution is required.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **D.07 – Multi-Policy Discount**

The Multi-Policy Discount shall be applied to policies having additional coverages/policies placed with the Kemper standard and preferred companies. Additional coverage includes:

- Residence (Primary, Secondary, Seasonal)
- Boat
- Personal Umbrella Liability Coverage
- Dwelling Fire
- Scheduled Personal Property

The Multi-policy Discount shall be evaluated at issuance, renewal, and mid-term. The discount will not be removed or reduced mid-term. The discount will display as Package Discount when the policy insures at least one automobile policy, including Named Non-Owner and the insured has a primary residence Homeowner policy with the Kemper standard and preferred companies.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **D.08 – Paid in Full Discount**

Paid in Full Discount applies to policies enrolled in a one payment plan at New Business or by the first invoice due date of the New Business or Renewal term, the number of vehicles insured on the policy and whether the insured's primary residence is insured with the Kemper standard and preferred companies. A policy term shall be considered ineligible for the Paid in Full Discount due to reinstatement resulting from a returned payment or non-payment cancellation. If the first payment due date of the policy term has not passed, the addition or removal of the one payment plan, and corresponding Paid in Full Discount, will apply as of the effective date of the New Business or Renewal Term. If the policy was enrolled in a one payment plan at New Business or by the first invoice due date of the New Business or Renewal term and the full premium was paid, a change in payment plan, as it relates to rating, will apply to the subsequent renewal. If the policy was set to be Paid in Full and the payment plan is changed prior to paying in full by the first payment due date, the Paid in Full Discount shall be removed back to the effective date of the policy term.

Policies meeting the criteria for a 60% down payment are not eligible for the Discount.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **D.09 – Anti-Theft Discount**

The Anti-Theft Discount shall be applied to automobiles that are equipped with the following anti-theft devices:

- An active disabling device which disables the automobile by making the fuel, ignition, or starting system inoperative; or
- A passive disabling device which disables the automobile by making the fuel, ignition, or starting system inoperative; or

If an automobile is equipped with more than one qualifying device, only the single highest discount shall apply.

Refer to rate pages for corresponding factors and coverages to which this applies.



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## **D.10 – New Car Discount**

A discount shall be applied based upon the age of the automobile, determined by the difference between the policy term effective year and the automobile model year.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **D.11 – Payment Method Discount**

The Payment Method Discount shall be applied to policies based upon payment of premium through automatic payments methods consisting of electronic funds transfer. The insured may elect to enroll in or un-enroll from the electronic payment method at any time. The addition or removal of the electronic payment method option will result in a change of premium as of the effective date of the change.

If the Company initiates a change to the payment method due to one or more payments having been returned by the financial institution, the Discount will no longer apply.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **D.12 – Homeownership Discount**

The Homeownership Discount shall be applied to policies when the Named Insured or spouse own a home or condominium that is not insured with the Kemper standard and preferred companies.

Policyholders receiving a discount for having their primary residence insured with Kemper are not eligible for the Discount.

Refer to rate pages for corresponding factors and coverages to which this applies.

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### **D.13 – Continuous Insurance Discount**

A Continuous Insurance Discount shall be applied if the Named Insured or spouse had insurance immediately preceding coverage with Kemper.

Military deployment, being listed as an additional driver, automobile in storage with insurance coverage, and company automobile use shall be considered an acceptable lapse in coverage and rated based upon the days lapse in coverage if applicable or zero (0) days lapse.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **D.14 – Paperless Discount**

The Paperless Discount will be applied to policies that receive all policy and/or billing documents electronically. The Paperless Discount will be applied at new business if the insured indicates intent to receive all policy and/or billing documents electronically. The insured may elect to enroll or un-enroll for paperless at any time. The addition or removal of the paperless option will result in a change in premium as of the effective date of the change.

To be eligible, the policyholder must provide and confirm a valid internet mailing (email) address. If the email address is not confirmed, the discount will be removed back to the effective date of addition.

Policy notices will not be sent via email.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

# Surcharges

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## **S.01 – Unacceptable Risk Surcharge**

The Unacceptable Risk Surcharge shall be applied to policies which do not meet underwriting eligibility guidelines.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **S.02 – Undisclosed Operator Loss or Incident Surcharge**

The Undisclosed Operator Loss or Incident Surcharge shall be applied to policies having the presence of an incident involving an Undisclosed Operator. The Surcharge shall be removed after two annual renewals terms.

Refer to rate pages for corresponding factors and coverages to which this applies.

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### **S.03 – Unverifiable Driving Record Surcharge**

The Unverifiable Driving Record Surcharge shall apply to policies based upon the number of operators for which an eligible driver's license does not have a verifiable driving history that can be validated by a state's Department/Bureau of Motor vehicles relative to the total number of rated operators on the policy. This does not include operators with learner's permits. Foreign licenses, excluding Canadian licenses, are not eligible. The Surcharge shall be removed when a copy of the motor vehicle report for all drivers with unverified driving history is received or after three annual terms.

Refer to rate pages for corresponding factors and coverages to which this applies.



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## **S.04 – Compromised Automobile Surcharge**

The Compromised Automobile Surcharge shall be applied to all automobiles considered to be Compromised Automobiles.

- A “Compromised Automobile” is defined as an automobile that has incurred a debilitating event that increases the probability of future losses.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

# Rating Elements

## **R.01 – Acquisition Factor**

The Acquisition Factor is used in connection with business transferred from a non-Kemper standard or preferred prior carrier into a Kemper standard or preferred rating program. Its purpose is to reduce policyholder disruption that may result from conversion into the Company rating program due to:

- Merger, acquisition or the obtaining of renewal rights; or
- Transfer of an agent's book of business to the Kemper standard and preferred companies

Applicable to coverages and endorsements for all automobiles or units of exposure present on the policy when it is moved to the Company. Exception: Not applicable to premiums or fees which are remitted directly to a governmental organization.

Policies converted to Kemper standard and preferred shall be provided coverages, including limits and deductibles, comparable to those provided by the non Kemper standard and preferred company. This rule shall be subject to those coverages filed with each state insurance department.

For the initial policy term the Acquisition Factor shall be developed by dividing the uncapped full term policy premium by the prior carrier's current term premium. The Acquisition Factor Table will then determine the Acquisition Factor based upon the premium differential.

For subsequent terms, the policy will utilize renewal premium capping in order to minimize disruption. Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **R.02 – Driver Class Factor**

The Driver Class Factor is composed of age, gender, and marital status. The factor shall be determined based on the proportion of drivers within each age, gender and marital status group.

The Driver Class Factor shall be assigned at a policy level. Changes to the attained age and/or gender of any operator shall be effective at the next renewal, excluding corrections. Changes including marital status and adding/deleting an operator mid-term, shall be made on a pro rata basis. Operators listed as Domestic Partners or Widowed shall be classified as married for purposes of this rule.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

### **R.03 – Company Deviations Factor**

The Company Deviations Factor shall apply based upon the Underwriting Company.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **R.04 – Increased Liability Limit Factor**

Increased limits and excess insurance may be written for any type of automobile in accordance with the premiums and increased limit charges provided in the rating section of this manual. The Increased Liability Limit Factor will vary based on the Liability Limits selected. No policy shall be issued for limits below those required under the Financial Responsibility laws of the state. Liability Coverages include Bodily Injury, Property Damage, Combined Single Limit of Liability, Uninsured Motorist/Underinsured Motorists and Medical Payments.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **R.05 – Prior Incidents Rating Factors**

Prior Incidents Rating Factors shall be assigned to the policy based upon the number of chargeable incidents for all rated operators relative to the total number of rated operators on the policy.

Chargeable incidents are defined in the Accident and Violation Rating section of this manual. The factors shall vary based on type of incident, number of incidents, number of drivers, and number of years since the most recent incident.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **R.06 – Household Composition Factor**

The Household Composition Factor shall be applied to policies based upon the number of automobiles, number of operators, and number of youthful operators (under the age of 25) listed on the policy. For the purposes of this rule, miscellaneous vehicles will not be counted within the number of automobiles; however, company cars furnished for personal use will be counted.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **R.07 – Increased Physical Damage Deductible and Symbol Factor**

The Increased Physical Damage Deductible and Symbol Factor shall be applied to policies based upon the Comprehensive and Collision deductibles, presence of Full Safety Glass, and vehicle Symbols.

Increased Physical Damage Deductibles may be written for any type of automobile in accordance with the options and factors provided in the rating section of this manual.

Symbols shall be applied to automobiles based upon Vehicle or Automobile Identification Number. The Company will assign a symbol for Liability and Physical Damage considering a number of factors, including, but not limited to, MSRP, model year, make, model and style.

Stated Amount shall be used to determine the appropriate physical damage symbols and factors for the following types of automobiles: motor homes, recreational trailers and camper bodies, all other trailers, golf carts, classic and antique automobiles.

When Full Safety Glass is selected, the Comprehensive deductible for repair or replacement of the windshield, windows, and transparent plastic or glass used in the exterior lights or mirrors shall be \$0.

Comprehensive coverage must be afforded on the automobile.

Attach: Full Safety Glass Coverage

Refer to rate pages for corresponding factors and coverages to which this applies.



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## **R.08 – Model Year Factor**

The Model Year Factor shall be applied to each automobile based upon model year.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## R.09 – Renewal Premium Capping Factor

Renewal premium increases and decreases resulting from company initiated rating changes may be capped via the application of Renewal Premium Capping Factors. Capping factors are calculated and applied as follows:

The Renewal Premium Capping Factor is deciphered through application of Expiring Term Rate Level and Renewal Term Rate Level to Renewal Term policy characteristics.

- Renewal Premium Capping, Rate Level Adjustment, Prior Incidents Rating Factor, and coverages to which renewal premium capping does not apply are not included in the calculation of the Renewal Term rate level.
- Renewal Premium Capping and Rate Level Adjustment are included in calculation of the Expiring Term rate level.
- Prior Incidents Rating Factor and coverages to which renewal premium capping does not apply are not included in the calculation of the Expiring Term rate level.
- Acquisition Factor shall be utilized in determination of the capping factor for the first Renewal Term in which capping applies.
- Policy Level Impact is determined by comparing the Renewal Term Rate Level to the Expiring Term Rate Level using the Renewal Term policy characteristics. The Renewal Premium Capping Level Table is used to determine if the policy is eligible for capping, and if so, the applicable Renewal Premium Capping Level.
- $\text{Policy Level Impact} = \text{Policy Renewal Term Premium at Renewal Term Rates} / \text{Policy Renewal Term Premium at Expiring Term Rates} - 1$
- For policies eligible for Renewal Premium Capping, the Policy Renewal Premium Capping Level is used to determine the Policy Renewal Premium Capping Factor.
- $\text{Policy Renewal Premium Capping Factor} = \text{Policy Expiring Term Premium} \times (1 + \text{Policy Renewal Premium Capping Level}) / \text{Policy Renewal Term Premium}$

Any automobile additions subsequent to renewal processing are not eligible for a cap factor until the subsequent renewal. Renewal Premium Capping Factors will not be re-calculated due to a policy change that is made after the renewal processing date.

Renewal Premium Capping does not apply:

- To taxes and fees not included in coverage premiums

Refer to rate pages for Renewal Premium Capping Level Table.

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## **R.10 – Rate Level Adjustment Factor**

The Rate Level Adjustment Factor may be utilized to adjust Renewal premiums for all policyholders to counterbalance the impact of Renewal Premium Capping. The factor shall be based upon the original effective date and renewal effective date of the policy.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **R.11 – Usage Factor**

The Usage Factor shall be applied based upon automobile usage classification, as reflected in the Use Classification section of this manual.

Refer to rate pages for corresponding factors and coverages to which this applies.

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## **R.12 – Automobile Garaging Location Factor**

The Automobile Garaging Location Factor shall be applied based upon the garaging zip code of each automobile.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **R.13 – Minimum Years Licensed**

The Minimum Years Licensed Factor shall be applied to policies based upon the years licensed of the operator with the lowest number of years licensed to operate a motor vehicle and the age of the youngest operator on the policy.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **R.14 – Zip Code Comparison Factor**

The Zip Code Comparison Factor shall be applied to policies with differences in Zip Codes for automobile garaging locations and residence location.

The location level shall be assigned based on the following:

- Garaging Zip Code for one or more Automobiles does not match Residence Zip Code
- Garaging Zip Code for all Automobiles matches Residence Zip Code

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **R.15 – Prior Bodily Injury by Named Insured Age Factor**

The Prior Bodily Injury Limits by Named Insured Age Factor shall be dependent upon the Bodily Injury limits on the automobile insurance policies of the Named Insured and/or Spouse immediately preceding coverage with Kemper and the age of the primary Named Insured. For existing policies where the prior Bodily Injury limits were not previously collected, the Company will use the Bodily Injury limits from the expiring term.

Prior Bodily Injury limits shall be classified as follows based upon the occurrence limit:

- No prior insurance
- Less than or equal to \$60,000
- Greater than \$60,000 but less than or equal to \$100,000
- Greater than \$100,000 but less than or equal to \$300,000
- Greater than \$300,000

Prior Bodily Injury Limit is automatically reevaluated when a Named Insured or Spouse has been insured by the Company for 24 consecutive months upon the renewal effective date. The factor is only restated if it is to the policyholders benefit. Restatement only occurs once, not perpetually. The limits carried by the Named Insured with the Company on the expiring Term shall be assigned to the current Term provided that:

- the Company limits are the same or higher than the current Prior Bodily Injury Limits classification; and there have been no late payments or NSF payments on the policy during the 24 months preceding processing of the renewal
- Secondary policies, for households with 5 or more cars (issued prior to our ability to accept more than 4 automobiles on a single policy), were given the same consideration.

Refer to rate pages for corresponding factors and coverages to which this applies.



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## **R.16 – Prior Carrier Tenure Factor**

The Prior Carrier Tenure Factor shall be dependent upon the length of time (in months) the insured was covered by their most recent prior carrier during the five years immediately preceding policy inception and whether the policyholder was previously insured with Kemper in a qualifying capacity. For purposes of this rule, being insured in a qualifying capacity is defined as having a previous Kemper private passenger automobile insurance policy expired (voluntarily) within the previous 24 months with tenure of at least 36 months at the time of expiration.

Refer to rate pages for corresponding factors and coverages to which this applies.

December 8, 2017

## **R.17 – Punctual Payment Factor**

The Punctual Payment Factor shall be dependent upon the policy premium payment history and whether the Named Insured or Spouse held automobile insurance immediately preceding coverage with Kemper. The factor will vary based upon the following conditions:

- Late Payment fees assessed within the last 3 years
- Return Payment fees assessed within the last 3 years
- Non-Pay Cancellation Notices generated within the last 3 years

Policies are assumed to have none of the above occurrences at New Business. Waived late payment fees, returned payment fees or non-pay cancellations will not be considered in the determination of this factor.

Refer to rate pages for corresponding factors and coverages to which this applies.

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# Tables

## TAB.01 – Available Limits and Deductibles

The following coverage limits are available. Refer to rate pages for applicable rates.

Coverage	Available Limits
Bodily Injury	30,000/60,000 50,000/100,000 100,000/300,000 250,000/500,000 500,000/1,000,000 85,000 CSL 100,000 CSL 300,000 CSL 500,000 CSL
Property Damage	25,000 50,000 100,000 250,000
Uninsured/Underinsured Motorist Bodily Injury	30,000/60,000 50,000/100,000 100,000/300,000 250,000/500,000 500,000/1,000,000 85,000 CSL 100,000 CSL 300,000 CSL 500,000 CSL
Uninsured/Underinsured Motorist Property Damage	25,000 50,000
UMPD Deductible	250
Medical Payments	500 1,000 2,000 2,500 5,000 10,000 25,000
Personal Injury Protection	2,500 5,000 10,000 25,000 50,000
Comprehensive	Full

KEMPER PERSONAL INSURANCE GENERAL AGENCY

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	50 100 250 500 1,000 1,500 2,000 2,500 Full w/ 0 GLASS 50 w/ 0 GLASS 100 w/ 0 GLASS 250 w/ 0 GLASS 500 w/ 0 GLASS 1,000 w/ 0 GLASS 1,500 w/ 0 GLASS 2,000 w/ 0 GLASS 2,500 w/ 0 GLASS
Collision	50 100 250 500 1,000 1,500 2,000 2,500
Excess Custom Equipment	1,000 to 20,000 in 1,000 increments
Excess Electronic Equipment	1,500 2,000 2,500 3,000 3,500 4,000 4,500 5,000
Tapes, Records, Disks And Other Media Coverage	200
Rental Reimbursement Coverage	30/900 (included) 40/1,200 50/1,500 75/2,250
Roadside Assistance	50 75 100 200 300