KENTUCKY NATIONAL INSURANCE COMPANY

KENTUCKY MANUFACTURED HOME PROGRAM

P.O. Box 55126

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KYMH0921

KENTUCKY NATIONAL INSURANCE COMPANY
Manufactured Home Program
Company Selection and Agent Binding Limitations

1. General Requirements:

A. All business placed by the agent with the Company must originate from persons licensed for the agency by the Company. Brokered business is not acceptable and is deemed to be a violation of the Agent-Company Agreement.

B. All applications or binders must be submitted (uploaded) to the Company not later than the fourth business day following the inception of coverage.

C. Risks meeting the underwriting requirements outlined below may be bound, not to exceed limits shown. Risks not qualifying may be submitted UNBOUND as outlined in Rule 7.

2. The following characteristics are indicative of manufactured home risks that we actively seek to insure in our Superior and Regular Programs:

A. Insured/Applicant

1) Stability in employment, financial and personal affairs.
2) Employment and lifestyle do not increase exposure to loss.
3) Favorable prior insurance history with established good loss record.
4) Pride of ownership in home.

B. Physical Characteristics of Manufactured Home

1) Homes that reflect pride of ownership with good maintenance and upkeep.
2) Manufactured home must be of excellent quality and design.
3) Building features which do not present a greater expectation of property or liability losses.
4) Manufactured homes used for private residential living purposes.
5) Owner occupied only. No commercial or rental property. No seasonal, unless secondary residence and we also write the homeowners policy.

3. Program Underwriting Requirements:

	Superior	**Regular**
Section I		
Coverage A – Manufactured Home		
Minimum/Maximum	$25,000 to $175,000	$10,000 to $175,000
Coverage B – Other Structures		
Minimum/Maximum	10% - 50% of Coverage A Limit	10% - 50% of Coverage A Limit[1]
Coverage C – Personal Property		
Minimum/Maximum	40% - 70% of Coverage A Limit	40% - 70% of Coverage A Limit
Coverage D – Loss of Use		
Minimum/Maximum	30% - 40% of Coverage A Limit	30% - 40% of Coverage A Limit
Section II		
Coverage E – Personal Liability		
Minimum/Maximum	$25,000 to $300,000	$25,000 to $300,000
Coverage F – Medical Payments		
Minimum/Maximum	$1,000 to $5,000	$1,000 to $5,000
Deductible		
Minimum/Maximum	$1,000 to $2,500	$1,000 to $2,500

[1] Minimum of $2,000 on Coverage B in Regular Program

3. Program Underwriting Requirements (cont'd)

	Superior	**Regular**
Heating	Central	Central
Solid Fuel Devices	Not Eligible	Not Eligible
Wiring	Circuit Breakers Required	Circuit Breakers Required
Fire Protection	1 – 8	1 – 10W, 1X-8X, 1Y-8Y
Insurance Score	24 & Above	Any score accepted (See Note 1)
Losses – Natural Causes	KRS 304.20-340(8) states that a company may not decline or terminate coverage based solely upon the fact that the insured has one or more losses that immediately resulted from natural cause without the intervention of any person and that could not have been prevented by the exercise of prudence, diligence and care.	
Weather Related Losses	1 Weather Related Loss In Past 5 Years (See Note 2)	2 or more Weather Related Losses in Past 5 Years (See Note 2)
Losses - Other	None	One (See Note 3)
Total/Major Losses	None	None
Prior Insurance	Required (Unless First Time Home Buyer) If prior carrier is an E&S carrier risk is not eligible.	Not Required (See Note 1) If prior carrier is an E&S carrier risk is not eligible.
Age of Dwelling	Home must have been manufactured in the past 20 years (See Note 4)	Home must have been manufactured in the past 30 years
Insurance to Value Form HO 00 03	100%	ACV

Schedules: Contact your underwriter prior to binding schedules exceeding 25% of Coverage A or single items exceeding $10,000. Single items valued in excess of $1,500 require an appraisal.

Note 1: We will accept any insurance score into our Regular Program; however, a minimum Insurance Score of 22 is required if the insured has no prior insurance coverage.

Note 2: A weather related loss is defined as a loss that is caused by windstorm, rain, lightning, hail, ice, snow, tornado, hurricane or cyclone resulted from natural causes.

Note 3: Risks with a prior total fire loss or a major loss including any fire loss or theft loss in excess of $5,000 or any other loss that is not weather or catastrophe related in excess of $10,000 may not be bound.

Note 4: Homes written in the Superior program will automatically have endorsement **MH 04 02** Actual Cash Value Mobilehome added to them when mobilehome reaches 25 years of age.

4. Additional Underwriting Requirements:

A. Applicable to both Superior and Regular Manufactured Home Program:

1) Photographs showing the front and rear of the manufactured home must be submitted within **14 days** of application.
2) Manufactured home must be visible by at least two (2) separate neighbors.
3) Requests for Coverage C amounts exceeding 60% of Coverage A must include an itemized inventory of contents.
4) A continuous foundation or full skirting is required, unless home is new and skirting will be installed within 90 days.
5) No on-site add-ons (living space). Professionally installed decks and porches are permitted. Factory made add-on living space is acceptable.
6) If the home contains a log burning fireplace, it must be factory installed.
7) Home must be set up at a permanent site.
8) Home must be on an accessible, all weather road. An accessible all weather road is defined as: a road over which emergency and the area's typical passenger vehicles can pass at all times.
9) Home must be completely set up for occupancy, and have steps safely arranged and stable. Handrails are required if over three (3) steps high.
10) There must be a minimum of twenty (20) feet separating manufactured home and any other structures (small storage building excepted).
11) The dwelling must have an enclosed foundation and show evidence of ongoing maintenance including, but not limited to the following: doors, windows, chimneys, walkways, roof material, porches, rain gutters, paint, fences, gates and siding, must be in good working condition. The yard of the premises must be free of debris and potential hazards such as, but not limited to: refrigerators; inoperative autos; flammable materials; piles of refuse; tall grass; tree branches extending over structure(s); multiple and/or diseased trees within falling distance of any dwelling or other structure(s); skateboard ramps and bicycle ramps; trampolines without surrounding safety netting; and unfenced hot tubs or swimming pools.
12) Home must have frame or over-the-coach anchoring.
13) Each home must have a working smoke detector and fire extinguisher in the home at the time of application completion as well as dead bolt locks on exterior, hinged doors.

B. Unacceptable Heat Sources:

1) Solid Fuel burning devices including, but not limited to solid fuel-fired stoves, solid fuel-fired cooking stoves and combination fuel furnaces or boilers which burn solid fuel such as, but not limited to coal, wood, peat, charcoal, hexamine fuel tablets, wood pellets or pellets made from corn, wheat, rye or other grains, or any other combustion source deemed to be solid fuel are unacceptable.
2) Kerosene heaters and electric space heaters used as primary heat source or full time secondary source are unacceptable.
3) Fireplace inserts are <u>not</u> acceptable.

C. Ineligible Risks:

1) Animals:
a) Any non-domesticated animal that is kept on premises.
b) Any domestic animal kept on the premises that has bitten someone or has exhibited aggressive behavior.
c) Ownership and/or care, custody or control of any of the following breeds of dog: Akita, Alaskan Malamute, Chow, Doberman, German Shepherd, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Stafford Bull Terrier, All wolf hybrids.

If any animal on the Restricted Animals list is present the policy may only be written if endorsement **PCH 22 09** Animal Liability Exclusion is attached. When endorsement **PCH 22 09** is attached to a policy form **PCBH 23 00** Animal Liability Exclusion Endorsement Acknowledgment must also be completed and attached.

2) Seasonal/Secondary Dwellings
a) Seasonal dwelling located in a state that Kentucky National Insurance Company is not currently licensed and actively writing business1
b) Seasonal dwellings for which Kentucky National Insurance Company does not insure the primary residence
3) Non-owner occupied dwellings.

4) Vacant Dwellings – a dwelling is considered vacant if unoccupied for more than 30 days with intent to vacate or keep vacant. (Seasonal residences held for sale are not considered vacant or unoccupied.)

5) Unfenced hot tubs or swimming pools.

D. Ineligible Persons – an Applicant or Insured is not eligible if the Named Insured:

1) Is currently in the process of foreclosure.
2) Whose residence premises is mortgaged more than twice or has a private mortgage.
3) Whose real property taxes with respect to the dwelling insured or to be insured have been and are delinquent.

E. Scheduled Personal Property

1) Property must be insured to 100% of its current market value. It is the responsibility of the insured to establish the current market value of the property to substantiate the amount of insurance. When market values are difficult to establish the agent should assist the insured in determining the insurable value of the property to be covered.

The amount written for an item or schedule represents the maximum amount that could be paid in the event of a loss. The insured is not guaranteed these amounts. Loss settlement for most scheduled items is on an actual cash value basis at the time of loss.

2) A complete detailed description of <u>all</u> scheduled items to be insured is required in addition to evidence of valuation.

(a) The amount of insurance written under a previous policy is **not** satisfactory evidence of value.
(b) For scheduled items valued at more than $5,000 an appraisal by a qualified, independent third party is required.
(c) For scheduled items valued between $2,000 and $5,000 a bill of sale from an established store is acceptable as satisfactory evidence of value, if the sale was made in the past three years. If a current bill of sale is not available or an appraisal is not required, a complete detailed description of the items to be insured including photograph(s) is required.
(d) Photographs of insured property are desirable, especially with highly valued or intricate items.

3) The Company does not insure unset diamonds or gold or silver bullion.
4) Property used for business purposes or held for sale must be submitted for review prior to binding.
5) The policy must be written in the name of the individual owner(s). Property titled in the name of a company or corporation is not eligible for coverage.
6) The loss history of a policy will be used in evaluating potential loss exposure when renewing a policy for renewal consideration.
7) Binding authority for Scheduled Personal Property is limited to:

Type of Schedule	Maximum Binding Authority
Jewelry, Furs, and Fine Arts	$15,000 per item / $50,000 per schedule
Cameras, Coin and Stamp Collections, Guns, Collectible Items, Golfers Equipment, Personal Computers, Musical Instruments, and Sports Equipment	$5,000 per item / $25,000 per schedule
Silver and Silverware	$50,000 per schedule

5. Weather Procedures:

A. Earthquake Procedures

No new business property risks or additional coverage for existing property risks will be accepted for a period of 72 hours after an earthquake occurs that measures 4.0 or higher on the Richter scale. This suspension of binding authority will apply for a radius of 150 miles from the epicenter. All other areas will remain unaffected by the suspension of binding authority.

B. Severe Weather Procedures

We will not honor additional or extended coverage on property risks bound as new business or endorsed on existing policies in any area where a hailstorm, hurricane, tropical storm, tornado, flood or wildfire watch, warning or occurrence is in effect at the time of binding.

DO NOT WAIT FOR NOTIFICATION FROM THE HOME OFFICE OR YOUR FIELD REPRESENTATIVE. WHEN A HAILSTORM, HURRICANE, TROPICAL STORM, TORNADO, FLOOD OR WILDFIRE WATCH, WARNING, OR OCCURRENCE IS IN EFFECT, STOP WRITING ANY COVERAGE IMMEDIATELY.

6. Earned Premium/Denied Reinstatement:

Policies with earned premium due from any prior policy of the Named Insured or Spouse, and/or that have been denied reinstatement with Kentucky National Insurance Company.

7. Trial Application:

When submitting an application for prior approval because either the proposed premises or the insured do not meet The binding requirements of the company, please: (1) omit any effective date; (2) do not require signature of the applicant; and, (3) do not accept any premium deposit from the applicant.

KENTUCKY NATIONAL INSURANCE COMPANY
Manufactured Home Program
Available Forms

FORM NUMBERS	DESCRIPTION
HO 00 03	Homeowners 3 – Special Form
HO 04 10	Additional Interests – Residence Premises
HO 04 41	Additional Insured – Residence Premises
HO 04 48	Other Structures on the Residence Premises – Increased Limits
HO 04 54	Earthquake
HO 04 61	Scheduled Personal Property Endorsement
HO 04 65	Coverage C Increased Special Limits of Liability
HO 04 90	Personal Property Replacement Cost Loss Settlement
HO 04 92	Specific Structures Away From The Residence Premises
HO 04 98	Refrigerated Property Coverage
MH 04 01	Mobile Home Endorsement
MH 04 02	Actual Cash Value Mobilehome
MH 04 04	Mobilehome Lienholder's Single Interest
MH 04 06	Property Removed Increased Limit
PCA 10 69	Notice of Insurance Information Practices
PCH 04 93	Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing
PCH 21 06	Special Provisions - Kentucky
PCH 21 35	Lead Liability Exclusion
PCH 22 00	Absolute Asbestos Exclusion
PCH 22 02	Trampoline Liability Limitation
PCH 22 03	Off-Road Recreational or Service Vehicle Liability Limitation
PCH 22 05	Other Structures Exclusion
PCH 22 09	Animal Liability Exclusion
PCH 22 11	Other Structures on the Residence Premises Replacement Cost
PCH 23 00	Animal Liability Exclusion Endorsement Acknowledgment
PCH 23 05	Equipment Breakdown Enhancement
PCH 23 10	Service Line Enhancement
PCO 61 57	Fair Credit Reporting Act

KENTUCKY NATIONAL INSURANCE COMPANY
Manufactured Home Policy Program Manual
General Rules

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KENTUCKY NATIONAL INSURANCE COMPANY
Manufactured Home Policy Program Manual
General Rules

Supplement To Homeowners General Rules

The Homeowners Program General Rules that apply to Form **HO 00 03** apply to the Mobilehome Supplement except as follows:

100. INTRODUCTION

A Mobilehome Policy consists of Mobilehome Endorsement **MH 04 01** when attached to a Homeowners form with a Declarations page.

The Mobilehome Endorsement may only be attached to a Homeowners Form **HO 00 03.**

The following rules supplement the rules in the Homeowners manual and only apply to Mobilehome Endorsement **MH 04 01** when made part of a Homeowners Policy. All references to the term "Homeowners Policy" are construed to mean "Mobilehome Policy" and all references to the term "dwelling" are construed to mean "mobile home" for the purposes of this Supplement. The premium for this form shall be developed as explained in the Premium Computation rules of this Manual supplement.

101. LIMITS OF LIABILITY AND COVERAGE RELATIONSHIPS

A. Limits

The minimum/maximum limits without endorsement for the manufactured home programs are as follows:

Regular Manufactured Home Program:

SECTION I	MINIMUM	MAXIMUM
COVERAGE A – MANUFACTURED HOME	$10,000	$175,000
COVERAGE B – OTHER STRUCTURES	10% of Cov. A Limit (Min $2,000)	50% of Cov. A Limit
COVERAGE C – PERSONAL PROPERTY	40% of Cov. A Limit	70% of Cov. A Limit
COVERAGE D – LOSS OF USE	30% of Cov. A Limit	40% of Cov. A Limit
SECTION II	**MINIMUM**	**MAXIMUM**
COVERAGE E – PERSONAL LIABILITY	$25,000	$300,000
COVERAGE F – MEDICAL PAYMENTS	$ 1,000	$ 5,000

Superior Manufactured Home Program:

SECTION I	MINIMUM	MAXIMUM
COVERAGE A – MANUFACTURED HOME	$25,000	$175,000
COVERAGE B – OTHER STRUCTURES	10% of Cov. A Limit	50% of Cov. A Limit
COVERAGE C – PERSONAL PROPERTY	40% of Cov. A Limit	70% of Cov. A Limit
COVERAGE D – LOSS OF USE	30% of Cov. A Limit	40% of Cov. A Limit
SECTION II	**MINIMUM**	**MAXIMUM**
COVERAGE E – PERSONAL LIABILITY	$25,000	$300,000
COVERAGE F – MEDICAL PAYMENTS	$ 1,000	$ 5,000

B. Form HO 00 03

1. The limit of liability for Coverages **C** or **D** of Section **I** and **E** or **F** of Section **II** may be increased.
2. Under Coverage **B** of Section **I,** an additional amount of insurance may be written on a specific structure.

104. ELIGIBILITY

A. A Mobilehome Policy may be issued on a mobile home which is designed for portability and year-round living and which may not be less than 10 feet in width and 400 square feet in area.

Coverage **A** applies to the mobile home described in the Declarations including the structures and utility tanks attached to the mobile home and the following (or similar-type items) installed on a permanent basis: floor covering, appliances, dressers and cabinets.

E. Homeowners General Rule **104.E.** does not apply to this program.

106. PROTECTION CLASSIFICATION CODES AND INFORMATION

A. Codes

Protection Class	Code	Protection Class	Code	Protection Class	Code
1	01	1X	12	1Y	13
2	02	2X	22	2Y	23
3	03	3X	32	3Y	33
4	04	4X	42	4Y	43
5	05	5X	52	5Y	53
6	06	6X	62	6Y	63
7	07	7X	72	7Y	73
8	08	8X	82	8Y	83
8B	19				
9	09				
10W	20				
10	10				

B. Protection Information

The Protection Class listings in the Public Protection Classification manual apply to risks insured under the Manufactured Home Program.

1. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8, 7, 6, etc.).
2. **Split Classifications** - In a classified area where two or more classifications are shown (e.g. 6/9):

The split class means that all properties within 1,000 feet of a water supply (usually a fire hydrant) and within 5 road miles of a fire station are eligible for the first class (Class 1 through 8). Properties more than 1,000 feet from a water supply but within 5 road miles of a fire station will be indicated by the use of classification number “X”. Properties more than 1,000 feet from a water supply but within 5 road miles of a fire station and meeting the eligibility requirements for the 8B classification as referenced below in **C.** will be indicated by the use of classification number “Y”. All properties more than 5 road miles from a fire station are Class 10.

For example, in a Class 6/6X, the first designation, Class 6, applies to properties within 1,000 feet of a water supply and within 5 road miles of a fire station. Class “6X” applies to properties more than 1,000 feet from a water supply but within 5 road miles of the fire station. Similarly, in a Class 6/6Y, the first designation, Class 6, applies to properties within 1,000 feet of a water supply and within 5 road miles of a fire station. Class “6Y” applies to properties more than 1,000 feet from a water supply, but within 5 road miles of the fire station and meeting the eligibility requirements for the 8B classification.

C. Suburban Homeowner Fire Protection Program

A primary dwelling may be rated as a Protection Class 8B if it meets all of the following requirements:

1. The dwelling is located in a named and platted subdivision containing 20 or more homes;
2. A fire department of a recognized Town Class 1-8 will respond;
3. Located within 1,000 feet of a year-round water source that can supply a minimum of 1,500 gallons of water to the site. A year-round water source may be any of the following: (1) an operating public fire hydrant, or (2) lake, pool, reservoir, or (3) pumper and tanker trucks belonging to the responding fire department;
4. The dwelling must be visible from the road;
5. The dwelling must be located on an all-weather state, county or city maintained road; and
6. Must be within 5 miles of the primary responding fire department.

107. CONSTRUCTION DEFINITIONS

A. A mobile home structure shall be classified as a frame dwelling.

B. Other structures on the residence premises shall be classified according to the construction of the structure.

109. SINGLE BUILDING DEFINITION

Rule **109.** does not apply.

200. POLICY PERIOD

All policies are written on an annual term and may be extended for successive policy periods by extension certificate based on the premiums, forms and endorsements then in effect for the Company.

202. PAYMENT PLANS

The Company will offer optional payment plans as follows:

1. One payment option - no billing service fee shall apply.

2. Quarterly payment option - 31% is due at inception. Remaining three installments of 23% each are due in 90 days, 180 days and 270 days respectively if paid by direct bill, EFT or recurring Credit Card billing.

3. Twelve payment option – Twelve monthly installments due on the same date of the month as the policy inception date if paid by EFT or recurring Credit Card billing. Direct bill is not available on the twelve pay plan.

A $6.00 installment billing fee will be added to each installment billing, unless EFT from the insured's bank account or recurring Credit Card is selected, then a $2.00 installment billing fee will be added to each installment billing. This fee does not apply to the deposit premium paid at inception.

For the initial payment on a new policy: *If the required premium has not been received by the due date the or if the required premium payment is returned by the bank unpaid for any reason the policy shall be voided.*

For the initial payment on a renewal policy: *If the required premium has not been received by the due date the policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due indicates that the insured has not accepted our renewal offer. If payment is returned by the bank as unpaid for any reason the policy will automatically terminate at the end of the current policy period.*

For all payments other than the initial payment on a renewal policy: *If the required premium has not been received by the due date, a notice of cancellation will be issued. The effective date of cancellation will be 14 days from the date of issuance of the cancellation notice. If the required premium plus fees are received and applied to the policy after a cancellation notice has generated, but prior to the actual cancellation date, we will reinstate coverage; however, if the payment for the required premium plus fees is returned by the bank as unpaid for any reason the original cancellation date will remain in effect. A rescission notice will be generated upon receipt of the payment stating that if said payment is returned by the bank unpaid the original cancellation date will apply.*

The Company reserves the right to offer alternative payment options with the six month term.

NSF Fee:

A $25.00 fee will be assessed if any payment is returned by the bank unpaid for any reason.

203. REINSTATEMENT

A. Reinstatement

Any policy that has been canceled for less than 15 days due to nonpayment of premium may be reinstated back to the cancellation date. If a policy is to be reinstated, it will require prior approval from an underwriter and a signed no loss statement from the Named Insured. A $25 fee will be assessed for each reinstatement. (If the reinstatement is within 30 days of a renewal offering by Kentucky National, then the fee will be waived). All fees and outstanding premiums due must be paid, prior to reinstatement.

YOU HAVE NO AUTHORITY TO BIND A POLICY THAT HAS BEEN CANCELED REGARDLESS OF THE CANCELLATION REASON.

B. Reinstatement with a Lapse in Coverage

Any policy that has been canceled for nonpayment of premium is eligible for reinstatement with a lapse in coverage. Prior approval from the underwriter along with all fees and outstanding premiums must be paid before the policy may be reinstated. A $25 fee will be assessed for any policy that is reinstated with a lapse in coverage. (If the reinstatement with a lapse is within 30 days of a renewal offering by Kentucky National, then the fee will be waived).

YOU HAVE NO AUTHORITY TO BIND A POLICY THAT HAS BEEN CANCELED REGARDLESS OF THE CANCELLATION REASON.

204. CHANGES OR CANCELLATIONS

A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is canceled.

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

C. All premiums for terms of one month shall be deemed fully earned when received.

205. MANUAL PREMIUM REVISION

A manual premium revision shall be made in accordance with the following procedures:

A. The effective date of such revision shall be as announced.

B. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.

C. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

206. MINIMUM PREMIUM

A. For all Manufactured Home policies the minimum **annual** premium of $100 shall be charged for each policy.

B. When policies are written under a premium payment plan, no payment shall be less than $25.

C. The minimum premium may include all chargeable endorsements or coverages if written at inception of the policy.

207. TRANSFER OR ASSIGNMENT

Policies may not be transferred or assigned.

208. WAIVER OF PREMIUM

When a policy is endorsed after the inception date, any additional or return premium of $5 or 5%, whichever is less, may be waived, except that a return premium shall be returned to the insured on request.

209. RESTRICTION OF INDIVIDUAL POLICIES

If a policy would not be issued because of unusual circumstances or exposures, the named insured may request a restriction of the policy provided no reduction in the premium is allowed. Such requests shall be referred to the Company.

210. SPECIAL STATE REQUIREMENTS

Notice of Insurance Information Practices – PCA 10 69
Use this endorsement with all Mobilehome policies.

Special Provisions Endorsement – PCH 21 06
Use this endorsement with all Mobilehome policies

Lead Liability Exclusion – PCH 21 35
Use this endorsement with all Mobilehome policies.

Absolute Asbestos Exclusion - PCH 22 00
Use this endorsement with all Mobilehome policies.

Trampoline Liability Limitation - PCH 22 02
Use this endorsement with all Mobilehome policies.

Off Road Recreational Liability Limitation – PCH 22 03
Use this endorsement with all Mobilehome policies.

Fair Credit Reporting Act PCO 61 57
Use this endorsement with all Mobilehome policies.

211. ADDITIONAL INTEREST

A. In addition to the mortgagee(s) shown in the Declarations or elsewhere in the policy, other persons or organizations may have an insurable interest in the residence premises. When coverage is **not** provided to such persons or organizations under Additional Insured Endorsement **HO 04 41** or its equivalent, their interest in the residence premises may be acknowledged by naming them in the endorsement referenced in Paragraph **D.**

B. Such persons or organizations are entitled to receive notification if the policy is canceled or nonrenewed by the insurer.

C. No additional charge is made for use of this endorsement.

D. Use Additional Interest Residence Premises Endorsement **HO 04 10.**

301. BASE PREMIUM COMPUTATION

The BASE PREMIUM is developed by multiplying a Key Premium by a Key Factor.

C. Interpolation Example

1. When the desired limit of liability is **less** than the highest limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit.

Example

$203,000 desired limit; the nearest are $200,000 and $205,000.

For $200,000 the Key Factor is 2.837; for $205,000 the Key Factor is 2.937. Figure the difference between the two Key Factors and divide by 5. This provides a factor per $1,000.

  2.937
- 2.837
  .100 divided by 5 = .02

Multiply the factor per $1,000 times 3, and add 2.837, the Key Factor for $200,000.

.02
x 3
.06 + 2.837 = 2.897

The result, 2.897, is the Key Factor for this example.

2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this Manual.

D. Development Of Mobilehome Base Premium

1. Develop the **HO 00 03** Key Premium for a one family frame dwelling for the Territory and Protection Class that apply to the risk.
2. Select the Key Factor for the desired limit of liability.
3. Multiply the Key Premium and Key Factor and round to the nearest whole dollar.

301. BASE PREMIUM COMPUTATION (cont'd)

Territory Definitions - (For all Coverages and Perils Other Than Earthquake).

Other Than Cities

County of	Code	County of	Code	County of	Code	County of	Code
Adair	009	Edmonson	057	Knox	130	Nicholas	121
Allen	052	Elliott	035	Larue	061	Ohio	092
Anderson	018	Estill	036	Laurel	131	Oldham	015
Ballard	012	Fayette	025	Lawrence	032	Owen	122
Barren	053	Fleming	113	Lee	040	Owsley	046
Bath	111	Floyd	128	Leslie	041	Pendleton	123
Bell	020	Franklin	103	Letcher	042	Perry	047
Boone	003	Fulton	079	Lewis	119	Pike	133
Bourbon	017	Gallatin	114	Lincoln	069	Powell	108
Boyd	029	Garrard	115	Livingston	084	Pulaski	071
Boyle	101	Grant	116	Logan	085	Robertson	124
Bracken	022	Graves	080	Lyon	086	Rockcastle	072
Breathitt	033	Grayson	058	McCracken	088	Rowan	125
Breckinridge	054	Green	059	McCreary	132	Russell	064
Bullitt	014	Greenup	031	McLean	089	Scott	109
Butler	074	Hancock	081	Madison	105	Shelby	126
Caldwell	007	Hardin	099	Magoffin	043	Simpson	065
Calloway	075	Harlan	037	Marion	070	Spencer	073
Campbell	023	Harrison	117	Marshall	087	Taylor	066
Carlisle	076	Hart	060	Martin	044	Todd	094
Carroll	112	Henderson	050	Mason	028	Trigg	095
Carter	030	Henry	118	Meade	100	Trimble	127
Casey	010	Hickman	082	Menifee	045	Union	096
Christian	077	Hopkins	083	Mercer	106	Warren	067
Clark	102	Jackson	038	Metcalfe	062	Washington	097
Clay	034	Jefferson	*	Monroe	063	Wayne	068
Clinton	055	Jessamine	104	Montgomery	107	Webster	098
Crittenden	078	Johnson	129	Morgan	120	Whitley	134
Cumberland	056	Kenton	008	Muhlenberg	090	Wolfe	048
Daviess	049	Knott	039	Nelson	091	Woodford	110

* Jefferson County Territories:

Territory 001 – Zip Codes 40023, 40059, 40205, 40207, 40220, 40222, 40223, 40241, 40242, 40243, 40245, 40291, 40299

Territory 006 – Zip Codes 40118, 40202, 40204, 40206, 40208, 40209, 40213-40219, 40228, 40229, 40258, 40272

Territory 021 – Zip Codes 40201, 40203, 40210, 40211, 40212

301. BASE PREMIUM COMPUTATION (cont'd)

1. **Classification Tables**
   a. **Base rate by Territory and Protection Class**

Territory	Protection Class 1-8	1X-8X, 1Y-8Y, 9	10,10W
001	409.52	434.34	499.49
003	409.52	434.34	499.49
006	409.52	434.34	499.49
007	409.52	434.34	499.49
008	409.52	434.34	499.49
009	409.52	434.34	499.49
010	409.52	434.34	499.49
012	409.52	434.34	499.49
014	409.52	434.34	499.49
015	409.52	434.34	499.49
017	409.52	434.34	499.49
018	409.52	434.34	499.49
020	681.50	722.87	831.45
021	409.52	434.34	499.49
022	409.52	434.34	499.49
023	409.52	434.34	499.49
025	409.52	434.34	499.49
028	409.52	434.34	499.49
029	409.52	434.34	499.49
030	409.52	434.34	499.49
031	409.52	434.34	499.49
032	409.52	434.34	499.49
033	681.50	722.87	831.45
034	681.50	722.87	831.45
035	681.50	722.87	831.45
036	409.52	434.34	499.49
037	681.50	722.87	831.45
038	681.50	722.87	831.45
039	681.50	722.87	831.45
040	681.50	722.87	831.45
041	681.50	722.87	831.45
042	681.50	722.87	831.45
043	681.50	722.87	831.45
044	681.50	722.87	831.45
045	681.50	722.87	831.45
046	681.50	722.87	831.45
047	681.50	722.87	831.45
048	681.50	722.87	831.45
049	409.52	434.34	499.49
050	409.52	434.34	499.49
052	409.52	434.34	499.49
053	409.52	434.34	499.49
054	409.52	434.34	499.49
055	409.52	434.34	499.49
056	409.52	434.34	499.49
057	409.52	434.34	499.49
058	409.52	434.34	499.49
059	409.52	434.34	499.49
060	409.52	434.34	499.49
061	409.52	434.34	499.49
062	409.52	434.34	499.49
063	409.52	434.34	499.49
064	409.52	434.34	499.49
065	409.52	434.34	499.49
066	409.52	434.34	499.49
067	409.52	434.34	499.49
068	409.52	434.34	499.49
069	409.52	434.34	499.49
070	409.52	434.34	499.49
071	409.52	434.34	499.49
072	409.52	434.34	499.49
073	409.52	434.34	499.49
074	409.52	434.34	499.49
075	409.52	434.34	499.49
076	409.52	434.34	499.49
077	409.52	434.34	499.49
078	409.52	434.34	499.49
079	409.52	434.34	499.49
080	409.52	434.34	499.49
081	409.52	434.34	499.49
082	409.52	434.34	499.49
083	409.52	434.34	499.49
084	409.52	434.34	499.49
085	409.52	434.34	499.49
086	409.52	434.34	499.49
087	409.52	434.34	499.49
088	409.52	434.34	499.49
089	409.52	434.34	499.49
090	409.52	434.34	499.49
091	409.52	434.34	499.49
092	409.52	434.34	499.49
094	409.52	434.34	499.49
095	409.52	434.34	499.49
096	409.52	434.34	499.49
097	409.52	434.34	499.49
098	409.52	434.34	499.49
099	409.52	434.34	499.49
100	409.52	434.34	499.49
101	409.52	434.34	499.49
102	409.52	434.34	499.49
103	409.52	434.34	499.49
104	409.52	434.34	499.49
105	409.52	434.34	499.49
106	409.52	434.34	499.49
107	409.52	434.34	499.49
108	409.52	434.34	499.49
109	409.52	434.34	499.49
110	409.52	434.34	499.49
111	681.50	722.87	831.45
112	409.52	434.34	499.49
113	409.52	434.34	499.49
114	409.52	434.34	499.49
115	409.52	434.34	499.49
116	409.52	434.34	499.49
117	409.52	434.34	499.49
118	409.52	434.34	499.49
119	409.52	434.34	499.49
120	544.99	578.09	664.95
121	409.52	434.34	499.49
122	409.52	434.34	499.49
123	409.52	434.34	499.49
124	409.52	434.34	499.49
125	409.52	434.34	499.49
126	409.52	434.34	499.49
127	409.52	434.34	499.49
128	681.50	722.87	831.45
129	681.50	722.87	831.45
130	544.99	578.09	664.95
131	544.99	578.09	664.95
132	409.52	434.34	499.49
133	681.50	722.87	831.45
134	544.99	578.09	664.95

301. BASE PREMIUM COMPUTATION (cont'd)

b. Program Factors

Superior .75
Regular 1.00

2.Key Factor Table

Coverage A Amount	Factor	Coverage A Amount	Factor
$10,000	.505	64,000	2.312
11,000	.538	65,000	2.348
12,000	.571	66,000	2.384
13,000	.604	67,000	2.420
14,000	.637	68,000	2.456
15,000	.670	69,000	2.492
16,000	.703	70,000	2.530
17,000	.736	71,000	2.568
18,000	.769	72,000	2.606
19,000	.802	73,000	2.644
20,000	.835	74,000	2.682
21,000	.868	75,000	2.722
22,000	.901	76,000	2.762
23,000	.934	77,000	2.802
24,000	.967	78,000	2.842
25,000	1.000	79,000	2.882
26,000	1.033	80,000	2.924
27,000	1.066	81,000	2.966
28,000	1.099	82,000	3.008
29,000	1.132	83,000	3.050
30,000	1.165	84,000	3.092
31,000	1.198	85,000	3.136
32,000	1.231	86,000	3.180
33,000	1.264	87,000	3.224
34,000	1.297	88,000	3.268
35,000	1.330	89,000	3.312
36,000	1.363	90,000	3.358
37,000	1.396	91,000	3.404
38,000	1.429	92,000	3.450
39,000	1.462	93,000	3.496
40,000	1.495	94,000	3.542
41,000	1.528	95,000	3.590
42,000	1.561	96,000	3.638
43,000	1.594	97,000	3.686
44,000	1.627	98,000	3.734
45,000	1.660	99,000	3.782
46,000	1.693	100,000	3.832
47,000	1.726	101,000	3.882
48,000	1.759	102,000	3.932
49,000	1.792	103,000	3.982
50,000	1.826	104,000	4.032
51,000	1.860	105,000	4.082
52,000	1.894	106,000	4.132
53,000	1.928	107,000	4.182
54,000	1.962	108,000	4.232
55,000	1.996	109,000	4.282
56,000	2.030	110,000	4.332
57,000	2.064	111,000	4.382
58,000	2.098	112,000	4.432
59,000	2.132	113,000	4.482
60,000	2.168	114,000	4.532
61,000	2.204	115,000	4.582
62,000	2.240	Each Add'l	
63,000	2.276	1,000	0.050

403. PERSONAL PROPERTY (COVERAGE C) REPLACEMENT COST COVERAGE

A. This coverage is available on all Forms and may be included for a premium charge of $25.

B. Replacement Cost Coverage also applies to articles or classes of property separately described and specifically insured in this policy, as listed in the Scheduled Personal Property endorsement.

Use Endorsement **HO 04 90** Personal Property Replacement Cost.

406. DEDUCTIBLES

All policies are subject to a deductible that applies to loss from all Section **I** perils, except for Earthquake and Wind/Hail. Separate deductible provisions apply to Earthquake and Wind/Hail. Refer to the Earthquake Coverage rule for applicable deductible provision.

A. Base Deductible - $1,000 Deductible

B. Fixed Dollar Amount Deductibles – All Forms

The premium for this provision shall be developed by applying the **factors** listed below to the BASE PREMIUM.

ALL FORMS	**Deductible Amount**	
	$1,000	**$2,500**
	.90	.80

C. Wind/Hail Deductible – Damage to Roof Surfacing

A separate deductible applies to losses to roof surfaces caused by the perils of Wind and Hail when Replacement Cost Loss Settlement is selected for damage to roof surfacing.

1. **Base Deductible** – the greater of 1% of Coverage **A** insured amount or the fixed dollar deductible amount for all perils other than Earthquake and Wind/Hail.
2. The Wind/Hail deductible may not be decreased.

408. REPLACEMENT COST LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – HO 00 03

A. Introduction

The policy provides settlement for roof losses as a result of Windstorm or Hail on an actual cash value basis.

B. Coverage Description

The policy may be endorsed to provide loss settlement on a replacement cost basis for roof surfacing when damage is caused by the peril of Windstorm or Hail. This coverage also has a deductible of 1% of Coverage **A**.

C. Premium Determination

The annual premium for this coverage is $100.00.

D. Endorsement

Remove **PCH 04 93** Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing when replacement cost is elected.

411. OTHER STRUCTURES ON THE RESIDENCE PREMISES REPLACEMENT COST – FORM HO 00 03

A. Introduction

The policy automatically provides Coverage B – Other Structures at 10% of Coverage A on a blanket basis to structures located on the residence premises. Losses are settled on an Actual Cash Value basis.

B. Coverage Description

The policy may be endorsed to include replacement cost coverage for specific structures located on the residence premises.

C. Premium Computation

The premium is computed by multiplying the Base Premium by a factor of 1.02.

D. Endorsement

Use Other Structures on the Residence Premises Replacement Cost Endorsement **PCH 22 11.**

505. EARTHQUAKE COVERAGE

A. Coverage Description

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy

Use Endorsement **HO 04 54** Earthquake.

B. Deductible

The base deductible for territories 21 to 24 is 10% of the limit of liability for Coverage **A**, and is subject to a $500 minimum. The base deductible for territory 25 is 5% of the limit of liability for Coverage **A**, and is subject to a $500 minimum. This deductible may be increased for a premium credit.

In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages **A**, **B**, and **C**.

C. Premium

Develop the premium as follows:

1. Determine whether Table **A, B,** and/or **C** applies for the appropriate deductible.

2. Determine the Earthquake Territory according to zip code of the residence premises from the Earthquake Territory Definitions in Appendix A of this manual.

3. Add the results of the following three steps:

a. Multiply the Coverage **A** limit (in '000's) by the rate found in Table **A**;

b. If the Coverage **C** limit is increased, multiple the rate found in Table **B** by the amount of the increase (in '000's);

c. If the Coverage **D** limit is increased, multiply the rate found in Table **C** by the amount of the increase (in '000's).

D.Rates

BASE DEDUCTIBLE – Rate per $1,000

	Terr	Ded	Frame
A	21	10%	$1.23
Coverage A Amount	22	10%	.94
	23	10%	.61
	24	10%	.43
	25	5%	.18
B	21	10%	$1.14
Higher Coverage C limits	22	10%	.94
	23	10%	.69
	24	10%	.38
	25	5%	.10
C	21	10%	$1.14
Higher Cov. D limits and HO 04 48	22	10%	.91
	23	10%	.60
	24	10%	.38
	25	5%	.10

E. Premium for Higher Deductibles *

Multiply the base premium determined above by the appropriate factor below:

Deductible Percentage		
Terr 25	Terr 21-24	Factor
10%	15%	.80
15%	20%	.65

* Pursuant to Kentucky Insurance Department Bulletin 98-2, insurers are not permitted to write Earthquake deductible amounts exceeding:

20% in the Far West Region, consisting of the following counties: Ballard, Calloway, Carlisle, Fulton, Graves, Hickman, Marshall and McCracken.

15% in the Near West Region, consisting of the following counties: Butler, Caldwell, Crittenden, Daviess, Hancock, Henderson, Hopkins, Livingston, Lyon, McLean, Muhlenberg, Ohio, Trigg, Union and Webster.

10% in the Eastern Region, which comprises the remaining counties in the Commonwealth of Kentucky.

512. LOSS OF USE – INCREASED LIMIT

Coverage D may be increased up to a maximum of 40% of Coverage A. When the limit of liability for Coverage **D** is increased, charge $3 per $1,000 of additional insurance.

514. OTHER STRUCTURES

A. Coverage B may be increased up to a maximum of 50% of Coverage A. When insurance is written on a specific structure on the residence premises for increased limits, the rates per $1,000 of insurance, noted below, shall apply separately to each structure.

B. Increased Limits

Premium: $4 per $1,000 of insurance

Use Endorsement **HO 04 48** Other Structures.

C. Off-Premises Structures

When insurance is written on a specific structure located away from the residence premises, the rate per $1,000 of insurance is $6. This rate shall apply separately to each location.

Use Endorsement **HO 04 92** Specific Structure Away From Residence Premises.

D. Other Structures Exclusion

1. The policy may be endorsed to exclude Coverage B – Other Structures. This exclusion can apply to specific structures or all other structures.
2. If the exclusion is added to the policy and excludes all other structures a $5 premium credit will be given.
3. If the exclusion is added to the policy and only a specific structure (or structures) no premium credit will be given.
4. Use Endorsement PCH 22 05 Other Structures Exclusion.

515. PERSONAL PROPERTY

A. Increased Limit

The limit of liability for Coverage **C** may be increased to a maximum of 70% of Coverage A. When the limit of liability for Coverage **C** is increased, the additional premium per $1,000 of insurance shall be $3 per $1,000 of additional coverage.

B. Increased Special Limits of Liability

1. Jewelry, Watches and Furs

The special limit of liability of $1,500 for theft of jewelry, watches and furs may be increased to a maximum of $6,500 but not exceeding $1,000 for any one article. The additional premium shall be $21 per $1,000 increase.

2. Money and Securities

The special limit of liability of $200 on money may be increased to a maximum of $1,000. The $1,500 limit on securities may be increased to a maximum of $3,000. The additional premium shall be $7 for each $100 increase.

3. Silverware, Goldware and Pewterware

The special limit of liability of $2,500 for loss by theft of silverware, etc., may be increased to a maximum of $10,000 in increments of $500. The additional premium shall be $1 per $500 increase.

4. Firearms

The special limit of liability of $2,500 for loss by theft of firearms may be increased to a maximum of $6,500 in increments of $100. The additional premium shall be $4 per $100 increase.

5. Electronic Apparatus

a. The policy provides coverage, as described below, for loss of electronic apparatus equipped to be operated from the electrical system of a motor vehicle or motorized land conveyance while retaining its capability of being operated by other sources of power.

(1) Up to $1,500 for apparatus in or upon a motor vehicle or motorized land conveyance, and

(2) Up to $1,500 for apparatus **not** in or upon a motor vehicle that is away from the residence premises and used for business.

b. Each of these limits may be increased to a maximum of $6,000 in increments of $500. The additional premium shall be $12 per $500 increase.

Use Endorsement **HO 04 65** Coverage **C** Increased Special Limits of Liability.

C. Refrigerated Personal Property (Only applicable to Superior Mobilehome program)

1. The policy may be endorsed to provide $500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.

2. A deductible of $100 applies.

3. Charge $12 per policy.

Use Endorsement **HO 04 98** Refrigerated Property Coverage.

RULE 516. PERSONAL PROPERTY - SCHEDULED

Coverage may be provided on scheduled personal property (Superior Manufactured Home program only).

ANNUAL RATE PER $100		
1	Cameras	$1.10
2	Coin Collections	$1.20
3	Furs	$1.10
4	Golfers Equipment	$1.10
5	Guns	$1.10
6	Jewelry	$1.20
7	Collectible Items	$1.20
8	Musical Instruments	$1.10
9	Silverware	$1.10
10	Sports Equipment	$1.10
11	Stamp Collections	$1.20

Use Endorsement **HO 04 61** Scheduled Personal Property

RULE 552. EQUIPMENT BREAKDOWN ENHANCEMENT

A. Coverage Description

The policy may be endorsed to provide coverage for direct loss to Boilers and all mechanical, electrical, electronic or fiber optic equipment.

B. Limits Of Liability/Deductible

This coverage is subject to a $100,000 per occurrence limit of liability and a $500 per occurrence deductible.

C. Premium Computation

The annual premium for this coverage is $27.

D. Endorsement

Use Equipment Breakdown Enhancement Endorsement **PCH 23 05**.

RULE 553. SERVICE LINE ENHANCEMENT

A. Coverage Description

The policy may be endorsed to provide coverage for direct loss to service line covered property that is caused by a service line occurrence at a residence premises.

B. Limits Of Liability/Deductible

This coverage is subject to a $10,000 per occurrence limit of liability and a $500 per occurrence deductible.

C. Premium Computation

The annual premium for this coverage is $20.

D. Endorsement

Use Service Line Enhancement Endorsement **PCH 23 10**.

601. RESIDENCE PREMISES – BASIC AND INCREASED LIMITS

A. Residence premises

1. Coverage E - Personal Liability

Limit	Premium
$ 25,000	-
50,000	$15
100,000	25
300,000	35

2. Coverage F - Medical Payments

Limit	Premium
$1,000	-
2,000	$ 6
3,000	12
4,000	18
5,000	24

801. ACTUAL CASH VALUE LOSS SETTLEMENT

A. Any manufactured home that is older than 25 years must have **MH 04 02** endorsed to it.

B. Use Actual Cash Value Endorsement **MH 04 02.**

802. SEASONAL OCCUPANCY

A. Seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one year period.

804. ROOF AND FOUNDATION CREDIT

Multiply the appropriate **factor** from the table by the Manufactured Home Base Premium when the Manufactured Home has **both** a composition shingle roof and is on:

	Rating Jurisdiction
An enclosed masonry foundation	.90

805. COVERAGE C – REDUCTION IN LIMIT

A. The limit of liability for Coverage **C** may be reduced to an amount not less than 30% of the limit of Coverage **A.**

B. Apply the credit of $ 1.00 per $1,000.

807. LIENHOLDER'S SINGLE INTEREST

A. When the policy is extended to provide this coverage, charge $15.00.

B. Use Mobilehome Lienholder's Single Interest Endorsement **MH 04 04.**

808. PROPERTY REMOVED

A. When the Manufactured Home is removed because of danger from a peril insured against, the $500 additional coverage in the form may be increased to a maximum of $2,500 in increments of $250.

B. Rate

Loss cost per $250 increase $1.00

C. Use Property Removed-Increased Limits Endorsement **MH 04 06.**

809. DISCOUNTS FOR NEWER MOBILEHOMES

A discount shall be applied to the basic policy insuring a principal dwelling for a term which becomes effective during the calendar year in which such dwelling was manufactured or during any of the next two calendar years immediately subsequent to such calendar year in which it was manufactured.

Age of Mobile Home	**Discount**
Year of Manufacture and subsequent two years	15%
Years 3 - 5	10%
Years 6 – 7	8%
Years 8 – 10	6%
Years 11 - 20	3%

810. DISCOUNTS FOR MOBILEHOME PARK

A discount shall be applied to the basic policy insuring a principal dwelling that is located in a mobilehome park of at least 10 occupied spaces. A 20% discount applies.

811. MULTI-POLICY DISCOUNT

A multi-policy discount shall be allowed by the Kentucky National Insurance Company to qualifying policyholders when two or more eligible policies are in force with the company.

1. The amount of such discount shall equal twelve and one half percent for Personal Automobile when an accompanying Homeowners (policies written using forms **HO 00 03**, **HO 00 05**, **HO 00 06**) or Superior Manufactured Home (policy written using form **HO 00 03**).
2. The amount of such discount shall equal seven and one half percent for Personal Automobile when an accompanying Renters (policy written using forms **HO 00 04**) or Regular Manufactured Home (policy written using form **HO 00 03**) or Kentucky Mutual Insurance Company Basic Homeowners policy (policy written using form **KMIC-BHO**).
3. The amount of such discount for Homeowners (policies written using forms **HO 00 03, HO 00 04, HO 00 05, HO 00 06 or HO 00 08**) or Manufactured Home (policy written using form **HO 00 03**) when an accompanying Personal Automobile policy is written is determined by the insured location ZIP Code and rating tier. The discount factors for Homeowners and Manufactured Home policies are found Multi-Policy Discount Factors located in Appendix B of this manual.
4. An additional five percent discount may be applied to the Personal Automobile, Homeowners or Manufactured Home policy if the named insured has an in force Mountain Life Insurance Company policy.
5. The discount will be taken using the policy premium as determined by the company after application of all rating standards and factors.
6. "Qualifying policyholders" means those individuals and/or their spouse who are listed as the first named insured on eligible policies issued by the company. The valid Social Security numbers of the individual and spouse, if any, shall be the common equator between eligible automobile and property policies for purpose of applying such discount. No individual and/or spouse who refuses or fails to supply the needed Social Security numbers shall be entitled to or receive such discount.
7. The term "in force" shall include those eligible policies applied for at the same time and which bear beginning effective dates within 180 days of each other, but then only if both applied for policies are actually accepted by the company.

812. LOSS SURCHARGE

All policyholders and applicants will have their loss history for the previous five years reviewed. If any losses where payment in excess of $500 was made are discovered the following surcharge will apply:

Claim Count	Factor
0	1.000
1	1.200
2	1.400
3	1.600
4+	1.800

813. RISK LEVEL

The Risk Level is determined by the Choicepoint score and shall apply to all new and renewal business with an effective date on or after December 19, 2007.

Risk Level rating will apply to the following:

A. Base Premiums as described in Rule 301 after deductions for the following discounts:

1. Optional Increased Deductible Discount
2. Newer Mobilehome Discount

B. Increased Limits on Other Structures – Form **HO 04 48**.

C. Earthquake Coverage – **Form HO 04 54**.

D. Scheduled Personal Property – **Form HO 04 61**.

The following table **2.** is the risk level rating for New Business policies issued with an original effective date of 12/1/2013 and later:

Table **2.**

Risk Level	Choicepoint Score Range	Rating Factor		Risk Level	Choicepoint Score Range	Rating Factor
46(i)	931 and above	.545		23(i)	701 to 710	.930
45(i)	921 to 930	.557		22(i)	691 to 700	.965
44(i)	911 to 920	.569		21(i)	681 to 690	1.000
43(i)	901 to 910	.581		20(i)	671 to 680	1.102
42(i)	891 to 900	.593		19(i)	661 to 670	1.203
41(i)	881 to 890	.605		18(i)	651 to 660	1.304
40(i)	871 to 880	.617		17(i)	641 to 650	1.405
39(i)	861 to 870	.629		16(i)	631 to 640	1.506
38(i)	851 to 860	.641		15(i)	621 to 630	1.607
37(i)	841 to 850	.653		14(i)	611 to 620	1.708
36(i)	831 to 840	.665		13(i)	601 to 610	1.855
35(i)	821 to 830	.677		12(i)	591 to 600	2.001
34(i)	811 to 820	.689		11(i)	581 to 590	2.147
33(i)	801 to 810	.701		10(i)	571 to 580	2.293
32(i)	791 to 800	.713		9(i)	561 to 570	2.439
31(i)	781 to 790	.725		8(i)	551 to 560	2.585
30(i)	771 to 780	.737		7(i)	541 to 550	2.731
29(i)	761 to 770	.749		6(i)	531 to 540	2.877
28(i)	751 to 760	.755		5(i)	521 to 530	3.023
27(i)	741 to 750	.790		4(i)	511 to 520	3.169
26(i)	731 to 740	.825		3(i)	500 to 510	3.315
25(i)	721 to 730	.860		2(i)	0 to 499	3.461
24(i)	711 to 720	.895		1(i)	No Score	1.000

813. RISK LEVEL (cont'd)

The following Table **1.** is the risk level rating for all policies with an original issue date prior to 11/30/2013 which were issued using the 33 risk level table.

Table **1.**

Risk Level	Choicepoint Score Range	Rating Factor
33(i)	801 and above	.720
32(i)	791 to 800	.740
31(i)	781 to 790	.760
30(i)	771 to 780	.780
29(i)	761 to 770	.800
28(i)	751 to 760	.820
27(i)	741 to 750	.840
26(i)	731 to 740	.860
25(i)	721 to 730	.880
24(i)	711 to 720	.900
23(i)	701 to 710	.930
22(i)	691 to 700	.970
21(i)	681 to 690	.990
20(i)	671 to 680	1.020
19(i)	661 to 670	1.090
18(i)	651 to 660	1.160
17(i)	641 to 650	1.230
16(i)	631 to 640	1.270
15(i)	621 to 630	1.320
14(i)	611 to 620	1.420
13(i)	601 to 610	1.520
12(i)	591 to 600	1.670
11(i)	581 to 590	1.820
10(i)	571 to 580	1.920
9(i)	561 to 570	2.020
8(i)	551 to 560	2.120
7(i)	541 to 550	2.220
6(i)	531 to 540	2.320
5(i)	521 to 530	2.420
4(i)	511 to 520	2.520
3(i)	500 to 510	2.620
2(i)	0 to 499	2.770
1(i)	No Score	1.000

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ZIP CODES 40003 - 40150

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
40003	BAGDAD	25	**40058**	PORT ROYAL	25
40004	BARDSTOWN	25	**40059**	PROSPECT	25
40006	BEDFORD	25	**40060**	RAYWICK	25
40007	BETHLEHEM	25	**40061**	SAINT CATHARINE	25
40008	BLOOMFIELD	25	**40062**	SAINT FRANCIS	25
40009	BRADFORDSVILLE	25	**40063**	SAINT MARY	25
40010	BUCKNER	25	**40065**	SHELBYVILLE	25
40011	CAMPBELLSBURG	25	**40066**	SHELBYVILLE	25
40012	CHAPLIN	25	**40067**	SIMPSONVILLE	25
40013	COXS CREEK	25	**40068**	SMITHFIELD	25
40014	CRESTWOOD	25	**40069**	SPRINGFIELD	25
40018	EASTWOOD	25	**40070**	SULPHUR	25
40019	EMINENCE	25	**40071**	TAYLORSVILLE	25
40020	FAIRFIELD	25	**40075**	TURNERS STATION	25
40022	FINCHVILLE	25	**40076**	WADDY	25
40023	FISHERVILLE	25	**40077**	WESTPORT	25
40025	GLENVIEW	25	**40078**	WILLISBURG	25
40026	GOSHEN	25	**40104**	BATTLETOWN	25
40027	HARRODS CREEK	25	**40107**	BOSTON	25
40031	LA GRANGE	25	**40108**	BRANDENBURG	25
40032	LA GRANGE	25	**40109**	BROOKS	25
40033	LEBANON	25	**40110**	CLERMONT	25
40036	LOCKPORT	25	**40111**	CLOVERPORT	25
40037	LORETTO	25	**40115**	CUSTER	25
40040	MACKVILLE	25	**40117**	EKRON	25
40041	MASONIC HOME	25	**40118**	FAIRDALE	25
40045	MILTON	25	**40119**	FALLS OF ROUGH	25
40046	MOUNT EDEN	25	**40121**	FORT KNOX	25
40047	MOUNT WASHINGTON	25	**40122**	FORT KNOX	25
40048	NAZARETH	25	**40129**	HILLVIEW	25
40049	NERINX	25	**40140**	GARFIELD	25
40050	NEW CASTLE	25	**40142**	GUSTON	25
40051	NEW HAVEN	25	**40143**	HARDINSBURG	25
40052	NEW HOPE	25	**40144**	HARNED	25
40055	PENDLETON	25	**40145**	HUDSON	25
40056	PEWEE VALLEY	25	**40146**	IRVINGTON	25
40057	PLEASUREVILLE	25	**40150**	LEBANON JUNCTION	25

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ZIP CODES 40152 – 40297

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
40152	MC DANIELS	25	**40225**	LOUISVILLE	25
40153	MC QUADY	25	**40228**	LOUISVILLE	25
40155	MULDRAUGH	25	**40229**	LOUISVILLE	25
40157	PAYNEVILLE	25	**40231**	LOUISVILLE	25
40159	RADCLIFF	25	**40232**	LOUISVILLE	25
40160	RADCLIFF	25	**40233**	LOUISVILLE	25
40161	RHODELIA	25	**40241**	LOUISVILLE	25
40162	RINEYVILLE	25	**40242**	LOUISVILLE	25
40165	SHEPHERDSVILLE	25	**40243**	LOUISVILLE	25
40166	SHEPHERDSVILLE	25	**40245**	LOUISVILLE	25
40170	STEPHENSPORT	25	**40250**	LOUISVILLE	25
40171	UNION STAR	25	**40251**	LOUISVILLE	25
40175	VINE GROVE	25	**40252**	LOUISVILLE	25
40176	WEBSTER	25	**40253**	LOUISVILLE	25
40177	WEST POINT	25	**40255**	LOUISVILLE	25
40178	WESTVIEW	25	**40256**	LOUISVILLE	25
40201	LOUISVILLE	25	**40257**	LOUISVILLE	25
40202	LOUISVILLE	25	**40258**	LOUISVILLE	25
40203	LOUISVILLE	25	**40259**	LOUISVILLE	25
40204	LOUISVILLE	25	**40261**	LOUISVILLE	25
40205	LOUISVILLE	25	**40266**	LOUISVILLE	25
40206	LOUISVILLE	25	**40268**	LOUISVILLE	25
40207	LOUISVILLE	25	**40269**	LOUISVILLE	25
40208	LOUISVILLE	25	**40270**	LOUISVILLE	25
40209	LOUISVILLE	25	**40272**	LOUISVILLE	25
40210	LOUISVILLE	25	**40280**	LOUISVILLE	25
40211	LOUISVILLE	25	**40281**	LOUISVILLE	25
40212	LOUISVILLE	25	**40282**	LOUISVILLE	25
40213	LOUISVILLE	25	**40283**	LOUISVILLE	25
40214	LOUISVILLE	25	**40285**	LOUISVILLE	25
40215	LOUISVILLE	25	**40287**	LOUISVILLE	25
40216	LOUISVILLE	25	**40289**	LOUISVILLE	25
40217	LOUISVILLE	25	**40290**	LOUISVILLE	25
40218	LOUISVILLE	25	**40291**	LOUISVILLE	25
40219	LOUISVILLE	25	**40292**	LOUISVILLE	25
40220	LOUISVILLE	25	**40293**	LOUISVILLE	25
40221	LOUISVILLE	25	**40294**	LOUISVILLE	25
40222	LOUISVILLE	25	**40295**	LOUISVILLE	25
40223	LOUISVILLE	25	**40296**	LOUISVILLE	25
40224	LOUISVILLE	25	**40297**	LOUISVILLE	25

ZIP CODES 40298 – 40486

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
40298	LOUISVILLE	25	**40379**	STAMPING GROUND	25
40299	LOUISVILLE	25	**40380**	STANTON	25
40310	BURGIN	25	**40383**	VERSAILLES	25
40311	CARLISLE	25	**40384**	VERSAILLES	25
40312	CLAY CITY	25	**40385**	WACO	25
40313	CLEARFIELD	25	**40387**	WELLINGTON	25
40316	DENNISTON	25	**40390**	WILMORE	25
40317	ELLIOTTVILLE	25	**40391**	WINCHESTER	25
40319	FARMERS	25	**40392**	WINCHESTER	25
40322	FRENCHBURG	25	**40402**	ANNVILLE	25
40324	GEORGETOWN	25	**40403**	BEREA	25
40328	GRAVEL SWITCH	25	**40404**	BEREA	25
40330	HARRODSBURG	25	**40405**	BIGHILL	25
40334	HOPE	25	**40409**	BRODHEAD	25
40336	IRVINE	25	**40410**	BRYANTSVILLE	25
40337	JEFFERSONVILLE	25	**40419**	CRAB ORCHARD	25
40339	KEENE	25	**40422**	DANVILLE	25
40340	NICHOLASVILLE	25	**40423**	DANVILLE	25
40342	LAWRENCEBURG	25	**40434**	GRAY HAWK	25
40346	MEANS	25	**40437**	HUSTONVILLE	25
40347	MIDWAY	25	**40440**	JUNCTION CITY	25
40348	MILLERSBURG	25	**40442**	KINGS MOUNTAIN	25
40350	MOOREFIELD	25	**40444**	LANCASTER	25
40351	MOREHEAD	25	**40445**	LIVINGSTON	25
40353	MOUNT STERLING	25	**40446**	LANCASTER	25
40355	NEW LIBERTY	25	**40447**	MC KEE	25
40356	NICHOLASVILLE	25	**40448**	MC KINNEY	25
40357	NORTH MIDDLETOWN	25	**40452**	MITCHELLSBURG	25
40358	OLYMPIA	25	**40456**	MOUNT VERNON	25
40359	OWENTON	25	**40460**	ORLANDO	25
40360	OWINGSVILLE	25	**40461**	PAINT LICK	25
40361	PARIS	25	**40464**	PARKSVILLE	25
40362	PARIS	25	**40468**	PERRYVILLE	25
40363	PERRY PARK	25	**40472**	RAVENNA	25
40366	PRESTON	25	**40473**	RENFRO VALLEY	25
40370	SADIEVILLE	25	**40475**	RICHMOND	25
40371	SALT LICK	25	**40476**	RICHMOND	25
40372	SALVISA	25	**40481**	SANDGAP	25
40374	SHARPSBURG	25	**40484**	STANFORD	25
40376	SLADE	25	**40486**	TYNER	25

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ZIP CODES 40488 – 40818

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
40488	WANETA	25	**40591**	LEXINGTON	25
40489	WAYNESBURG	25	**40598**	LEXINGTON	25
40492	WILDIE	25	**40601**	FRANKFORT	25
40502	LEXINGTON	25	**40602**	FRANKFORT	25
40503	LEXINGTON	25	**40603**	FRANKFORT	25
40504	LEXINGTON	25	**40604**	FRANKFORT	25
40505	LEXINGTON	25	**40618**	FRANKFORT	25
40506	LEXINGTON	25	**40619**	FRANKFORT	25
40507	LEXINGTON	25	**40620**	FRANKFORT	25
40508	LEXINGTON	25	**40621**	FRANKFORT	25
40509	LEXINGTON	25	**40622**	FRANKFORT	25
40510	LEXINGTON	25	**40701**	CORBIN	25
40511	LEXINGTON	25	**40702**	CORBIN	25
40512	LEXINGTON	25	**40724**	BUSH	25
40513	LEXINGTON	25	**40729**	EAST BERNSTADT	25
40514	LEXINGTON	25	**40730**	EMLYN	25
40515	LEXINGTON	25	**40734**	GRAY	25
40516	LEXINGTON	25	**40737**	KEAVY	25
40517	LEXINGTON	25	**40740**	LILY	25
40522	LEXINGTON	25	**40741**	LONDON	25
40523	LEXINGTON	25	**40742**	LONDON	25
40524	LEXINGTON	25	**40743**	LONDON	25
40526	LEXINGTON	25	**40744**	LONDON	25
40533	LEXINGTON	25	**40745**	LONDON	25
40536	LEXINGTON	25	**40750**	LONDON	25
40544	LEXINGTON	25	**40755**	PITTSBURG	25
40546	LEXINGTON	25	**40759**	ROCKHOLDS	25
40550	LEXINGTON	25	**40763**	SILER	25
40555	LEXINGTON	25	**40769**	WILLIAMSBURG	25
40574	LEXINGTON	25	**40771**	WOODBINE	25
40575	LEXINGTON	25	**40801**	AGES BROOKSIDE	25
40576	LEXINGTON	25	**40803**	ASHER	25
40577	LEXINGTON	25	**40806**	BAXTER	25
40578	LEXINGTON	25	**40807**	BENHAM	25
40579	LEXINGTON	25	**40808**	BIG LAUREL	25
40580	LEXINGTON	25	**40810**	BLEDSOE	25
40581	LEXINGTON	25	**40813**	CALVIN	25
40582	LEXINGTON	25	**40815**	CAWOOD	25
40583	LEXINGTON	25	**40816**	CHAPPELL	25
40588	LEXINGTON	25	**40818**	COALGOOD	25

ZIP CODES 40819 – 41021

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
40819	COLDIRON	25	**40940**	FRAKES	25
40820	CRANKS	25	**40941**	GARRARD	25
40823	CUMBERLAND	25	**40943**	GIRDLER	25
40824	DAYHOIT	25	**40944**	GOOSE ROCK	25
40826	EOLIA	25	**40946**	GREEN ROAD	25
40827	ESSIE	25	**40949**	HEIDRICK	25
40828	EVARTS	25	**40951**	HIMA	25
40829	GRAYS KNOB	25	**40953**	HINKLE	25
40830	GULSTON	25	**40955**	INGRAM	25
40831	HARLAN	25	**40958**	KETTLE ISLAND	25
40840	HELTON	25	**40962**	MANCHESTER	25
40843	HOLMES MILL	25	**40964**	MARY ALICE	25
40844	HOSKINSTON	25	**40965**	MIDDLESBORO	25
40845	HULEN	25	**40972**	ONEIDA	25
40847	KENVIR	25	**40977**	PINEVILLE	25
40849	LEJUNIOR	25	**40979**	ROARK	25
40854	LOYALL	25	**40981**	SAUL	25
40855	LYNCH	25	**40982**	SCALF	25
40856	MIRACLE	25	**40983**	SEXTONS CREEK	25
40858	MOZELLE	25	**40988**	STONEY FORK	25
40862	PARTRIDGE	25	**40995**	TROSPER	25
40863	PATHFORK	25	**40997**	WALKER	25
40865	PUTNEY	25	**41001**	ALEXANDRIA	25
40868	STINNETT	25	**41002**	AUGUSTA	25
40870	TOTZ	25	**41003**	BERRY	25
40873	WALLINS CREEK	25	**41004**	BROOKSVILLE	25
40874	WARBRANCH	25	**41005**	BURLINGTON	25
40902	ARJAY	25	**41006**	BUTLER	25
40903	ARTEMUS	25	**41007**	CALIFORNIA	25
40906	BARBOURVILLE	25	**41008**	CARROLLTON	25
40913	BEVERLY	25	**41010**	CORINTH	25
40914	BIG CREEK	25	**41011**	COVINGTON	25
40915	BIMBLE	25	**41012**	COVINGTON	25
40921	BRYANTS STORE	25	**41014**	COVINGTON	25
40923	CANNON	25	**41015**	LATONIA	25
40927	CLOSPLINT	25	**41016**	COVINGTON	25
40930	DEWITT	25	**41017**	FT MITCHELL	25
40932	FALL ROCK	25	**41018**	ERLANGER	25
40935	FLAT LICK	25	**41019**	COVINGTON	25
40939	FOURMILE	25	**41021**	HEBRON	25

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ZIP CODES 41022 – 41181

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
41022	FLORENCE	25	**41086**	SPARTA	25
41025	ERLANGER	25	**41091**	UNION	25
41030	CRITTENDEN	25	**41092**	VERONA	25
41031	CYNTHIANA	25	**41093**	WALLINGFORD	25
41033	DE MOSSVILLE	25	**41094**	WALTON	25
41034	DOVER	25	**41095**	WARSAW	25
41035	DRY RIDGE	25	**41096**	WASHINGTON	25
41037	ELIZAVILLE	25	**41097**	WILLIAMSTOWN	25
41039	EWING	25	**41098**	WORTHVILLE	25
41040	FALMOUTH	25	**41099**	NEWPORT	25
41041	FLEMINGSBURG	25	**41101**	ASHLAND	25
41042	FLORENCE	25	**41102**	ASHLAND	25
41043	FOSTER	25	**41105**	ASHLAND	25
41044	GERMANTOWN	25	**41114**	ASHLAND	25
41045	GHENT	25	**41121**	ARGILLITE	25
41046	GLENCOE	25	**41124**	BLAINE	25
41048	HEBRON	25	**41128**	CARTER	25
41049	HILLSBORO	25	**41129**	CATLETTSBURG	25
41051	INDEPENDENCE	25	**41132**	DENTON	25
41052	JONESVILLE	25	**41135**	EMERSON	25
41053	KENTON	25	**41139**	FLATWOODS	25
41054	MASON	25	**41141**	GARRISON	25
41055	MAYSLICK	25	**41142**	GRAHN	25
41056	MAYSVILLE	25	**41143**	GRAYSON	25
41059	MELBOURNE	25	**41144**	GREENUP	25
41061	MILFORD	25	**41146**	HITCHINS	25
41062	MINERVA	25	**41149**	ISONVILLE	25
41063	MORNING VIEW	25	**41159**	MARTHA	25
41064	MOUNT OLIVET	25	**41160**	MAZIE	25
41065	MUSES MILLS	25	**41164**	OLIVE HILL	25
41071	NEWPORT	25	**41166**	QUINCY	25
41072	NEWPORT	25	**41168**	RUSH	25
41073	BELLEVUE	25	**41169**	RUSSELL	25
41074	DAYTON	25	**41171**	SANDY HOOK	25
41075	FORT THOMAS	25	**41173**	SOLDIER	25
41076	NEWPORT	25	**41174**	SOUTH PORTSMOUTH	25
41080	PETERSBURG	25	**41175**	SOUTH SHORE	25
41081	PLUMMERS LANDING	25	**41179**	VANCEBURG	25
41083	SANDERS	25	**41180**	WEBBVILLE	25
41085	SILVER GROVE	25	**41181**	WILLARD	25

ZIP CODES 41183 – 41537

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
41183	WORTHINGTON	25	**41351**	MISTLETOE	25
41189	TOLLESBORO	25	**41352**	MIZE	25
41201	ADAMS	25	**41360**	PINE RIDGE	25
41203	BEAUTY	25	**41364**	RICETOWN	25
41204	BOONS CAMP	25	**41365**	ROGERS	25
41214	DEBORD	25	**41366**	ROUSSEAU	25
41216	EAST POINT	25	**41367**	ROWDY	25
41219	FLATGAP	25	**41368**	SAINT HELENS	25
41222	HAGERHILL	25	**41385**	VANCLEVE	25
41224	INEZ	25	**41386**	VINCENT	25
41226	KEATON	25	**41390**	WHICK	25
41230	LOUISA	25	**41397**	ZOE	25
41231	LOVELY	25	**41408**	CANNEL CITY	25
41232	LOWMANSVILLE	25	**41413**	CROCKETT	25
41234	MEALLY	25	**41421**	ELKFORK	25
41238	OIL SPRINGS	25	**41425**	EZEL	25
41240	PAINTSVILLE	25	**41426**	FALCON	25
41250	PILGRIM	25	**41451**	MALONE	25
41254	RIVER	25	**41464**	ROYALTON	25
41255	SITKA	25	**41465**	SALYERSVILLE	25
41256	STAFFORDSVILLE	25	**41472**	WEST LIBERTY	25
41257	STAMBAUGH	25	**41477**	WRIGLEY	25
41260	THELMA	25	**41501**	PIKEVILLE	25
41262	TOMAHAWK	25	**41502**	PIKEVILLE	25
41263	TUTOR KEY	25	**41503**	SOUTH WILLIAMSON	25
41264	ULYSSES	25	**41512**	ASHCAMP	25
41265	VAN LEAR	25	**41513**	BELCHER	25
41267	WARFIELD	25	**41514**	BELFRY	25
41268	WEST VAN LEAR	25	**41517**	BURDINE	25
41271	WILLIAMSPORT	25	**41519**	CANADA	25
41274	WITTENSVILLE	25	**41520**	DORTON	25
41301	CAMPTON	25	**41522**	ELKHORN CITY	25
41310	BAYS	25	**41524**	FEDSCREEK	25
41311	BEATTYVILLE	25	**41526**	FORDS BRANCH	25
41314	BOONEVILLE	25	**41527**	FOREST HILLS	25
41317	CLAYHOLE	25	**41528**	FREEBURN	25
41332	HAZEL GREEN	25	**41531**	HARDY	25
41339	JACKSON	25	**41534**	HELLIER	25
41347	LONE	25	**41535**	HUDDY	25
41348	LOST CREEK	25	**41537**	JENKINS	25

ZIP CODES 41538 – 41749

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
41538	JONANCY	25	**41632**	GUNLOCK	25
41539	KIMPER	25	**41635**	HAROLD	25
41540	LICK CREEK	25	**41636**	HI HAT	25
41542	LOOKOUT	25	**41640**	HUEYSVILLE	25
41543	MC ANDREWS	25	**41642**	IVEL	25
41544	MC CARR	25	**41643**	LACKEY	25
41547	MAJESTIC	25	**41645**	LANGLEY	25
41548	MOUTHCARD	25	**41647**	MC DOWELL	25
41549	MYRA	25	**41649**	MARTIN	25
41553	PHELPS	25	**41650**	MELVIN	25
41554	PHYLLIS	25	**41651**	MINNIE	25
41555	PINSONFORK	25	**41653**	PRESTONSBURG	25
41557	RACCOON	25	**41655**	PRINTER	25
41558	RANSOM	25	**41659**	STANVILLE	25
41559	REGINA	25	**41660**	TEABERRY	25
41560	ROBINSON CREEK	25	**41663**	TRAM	25
41561	ROCKHOUSE	25	**41666**	WAYLAND	25
41562	SHELBIANA	25	**41667**	WEEKSBURY	25
41563	SHELBY GAP	25	**41669**	WHEELWRIGHT	25
41564	SIDNEY	25	**41701**	HAZARD	25
41566	STEELE	25	**41702**	HAZARD	25
41567	STONE	25	**41712**	ARY	25
41568	STOPOVER	25	**41713**	AVAWAM	25
41571	VARNEY	25	**41714**	BEAR BRANCH	25
41572	VIRGIE	25	**41719**	BONNYMAN	25
41601	ALLEN	25	**41721**	BUCKHORN	25
41602	AUXIER	25	**41722**	BULAN	25
41603	BANNER	25	**41723**	BUSY	25
41604	BEAVER	25	**41725**	CARRIE	25
41605	BETSY LAYNE	25	**41727**	CHAVIES	25
41606	BEVINSVILLE	25	**41729**	COMBS	25
41607	BLUE RIVER	25	**41731**	CORNETTSVILLE	25
41612	BYPRO	25	**41735**	DELPHIA	25
41615	DANA	25	**41736**	DICE	25
41616	DAVID	25	**41739**	DWARF	25
41619	DRIFT	25	**41740**	EMMALENA	25
41621	DWALE	25	**41743**	FISTY	25
41622	EASTERN	25	**41745**	GAYS CREEK	25
41630	GARRETT	25	**41746**	HAPPY	25
41631	GRETHEL	25	**41749**	HYDEN	25

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ZIP CODES 41751 – 42055

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
41751	JEFF	25	**41847**	REDFOX	25
41754	KRYPTON	25	**41848**	ROXANA	25
41759	SASSAFRAS	25	**41849**	SECO	25
41760	SCUDDY	25	**41855**	THORNTON	25
41762	SIZEROCK	25	**41858**	WHITESBURG	25
41763	SLEMP	25	**41859**	DEMA	25
41764	SMILAX	25	**41861**	RAVEN	25
41766	THOUSANDSTICKS	25	**41862**	TOPMOST	25
41772	VEST	25	**42001**	PADUCAH	22
41773	VICCO	25	**42002**	PADUCAH	22
41774	VIPER	25	**42003**	PADUCAH	22
41775	WENDOVER	25	**42020**	ALMO	24
41776	WOOTON	25	**42021**	ARLINGTON	22
41777	YEADDISS	25	**42022**	BANDANA	21
41778	YERKES	25	**42023**	BARDWELL	22
41804	BLACKEY	25	**42024**	BARLOW	21
41810	CROMONA	25	**42025**	BENTON	24
41812	DEANE	25	**42027**	BOAZ	22
41815	ERMINE	25	**42028**	BURNA	24
41817	GARNER	25	**42029**	CALVERT CITY	23
41819	GORDON	25	**42031**	CLINTON	22
41821	HALLIE	25	**42032**	COLUMBUS	21
41822	HINDMAN	25	**42033**	CRAYNE	24
41824	ISOM	25	**42035**	CUNNINGHAM	22
41825	JACKHORN	25	**42036**	DEXTER	24
41826	JEREMIAH	25	**42037**	DYCUSBURG	24
41828	KITE	25	**42038**	EDDYVILLE	24
41831	LEBURN	25	**42039**	FANCY FARM	22
41832	LETCHER	25	**42040**	FARMINGTON	24
41833	LINEFORK	25	**42041**	FULTON	22
41834	LITTCARR	25	**42044**	GILBERTSVILLE	24
41835	MC ROBERTS	25	**42045**	GRAND RIVERS	23
41836	MALLIE	25	**42047**	HAMPTON	24
41837	MAYKING	25	**42048**	HARDIN	23
41838	MILLSTONE	25	**42049**	HAZEL	24
41839	MOUSIE	25	**42050**	HICKMAN	21
41840	NEON	25	**42051**	HICKORY	22
41843	PINE TOP	25	**42053**	KEVIL	21
41844	PIPPA PASSES	25	**42054**	KIRKSEY	24
41845	PREMIUM	25	**42055**	KUTTAWA	24

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ZIP CODES 42056 – 42265

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
42056	LA CENTER	21	**42152**	HISEVILLE	25
42058	LEDBETTER	22	**42153**	HOLLAND	25
42060	LOVELACEVILLE	21	**42154**	KNOB LICK	25
42061	LOWES	22	**42156**	LUCAS	25
42063	LYNNVILLE	24	**42157**	MOUNT HERMON	25
42064	MARION	24	**42159**	OAKLAND	25
42066	MAYFIELD	23	**42160**	PARK CITY	25
42069	MELBER	22	**42163**	ROCKY HILL	25
42070	MILBURN	22	**42164**	SCOTTSVILLE	25
42071	MURRAY	24	**42166**	SUMMER SHADE	25
42076	NEW CONCORD	25	**42167**	TOMPKINSVILLE	25
42078	SALEM	24	**42170**	WOODBURN	25
42079	SEDALIA	24	**42171**	SMITHS GROVE	25
42081	SMITHLAND	23	**42201**	ABERDEEN	25
42082	SYMSONIA	22	**42202**	ADAIRVILLE	25
42083	TILINE	24	**42204**	ALLENSVILLE	25
42085	WATER VALLEY	22	**42206**	AUBURN	25
42086	WEST PADUCAH	22	**42207**	BEE SPRING	25
42087	WICKLIFFE	21	**42210**	BROWNSVILLE	25
42088	WINGO	23	**42211**	CADIZ	25
42101	BOWLING GREEN	25	**42214**	CENTER	25
42102	BOWLING GREEN	25	**42215**	CERULEAN	25
42103	BOWLING GREEN	25	**42216**	CLIFTY	25
42104	BOWLING GREEN	25	**42217**	CROFTON	25
42120	ADOLPHUS	25	**42219**	DUNBAR	25
42122	ALVATON	25	**42220**	ELKTON	25
42123	AUSTIN	25	**42221**	FAIRVIEW	25
42124	BEAUMONT	25	**42223**	FORT CAMPBELL	25
42127	CAVE CITY	25	**42232**	GRACEY	25
42128	BOWLING GREEN	25	**42234**	GUTHRIE	25
42129	EDMONTON	25	**42236**	HERNDON	25
42130	EIGHTY EIGHT	25	**42240**	HOPKINSVILLE	25
42131	ETOILE	25	**42241**	HOPKINSVILLE	25
42133	FOUNTAIN RUN	25	**42252**	JETSON	25
42134	FRANKLIN	25	**42254**	LA FAYETTE	25
42135	FRANKLIN	25	**42256**	LEWISBURG	25
42140	GAMALIEL	25	**42259**	MAMMOTH CAVE	25
42141	GLASGOW	25	**42261**	MORGANTOWN	25
42142	GLASGOW	25	**42262**	OAK GROVE	25
42151	HESTAND	25	**42265**	OLMSTEAD	25

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ZIP CODES 42266 – 42458

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
42266	PEMBROKE	25	**42356**	MAPLE MOUNT	24
42273	ROCHESTER	25	**42361**	OLATON	25
42274	ROCKFIELD	25	**42364**	HAWESVILLE	25
42275	ROUNDHILL	25	**42366**	PHILPOT	25
42276	RUSSELLVILLE	25	**42367**	POWDERLY	24
42280	SHARON GROVE	25	**42368**	REYNOLDS STATION	25
42285	SWEEDEN	25	**42369**	ROCKPORT	24
42286	TRENTON	25	**42370**	ROSINE	25
42288	WOODBURY	25	**42371**	RUMSEY	24
42301	OWENSBORO	24	**42372**	SACRAMENTO	24
42302	OWENSBORO	24	**42374**	SOUTH CARROLLTON	24
42303	OWENSBORO	24	**42376**	UTICA	25
42304	OWENSBORO	24	**42377**	WEST LOUISVILLE	24
42320	BEAVER DAM	25	**42378**	WHITESVILLE	25
42321	BEECH CREEK	24	**42402**	BASKETT	24
42322	BEECH GROVE	24	**42404**	CLAY	24
42323	BEECHMONT	24	**42406**	CORYDON	24
42324	BELTON	25	**42408**	DAWSON SPRINGS	25
42325	BREMEN	25	**42409**	DIXON	24
42326	BROWDER	25	**42410**	EARLINGTON	24
42327	CALHOUN	24	**42411**	FREDONIA	24
42328	CENTERTOWN	25	**42413**	HANSON	25
42330	CENTRAL CITY	24	**42419**	HENDERSON	24
42332	CLEATON	24	**42420**	HENDERSON	24
42333	CROMWELL	25	**42431**	MADISONVILLE	24
42334	CURDSVILLE	24	**42436**	MANITOU	25
42337	DRAKESBORO	25	**42437**	MORGANFIELD	24
42338	DUNDEE	24	**42440**	MORTONS GAP	24
42339	DUNMOR	25	**42441**	NEBO	24
42343	FORDSVILLE	25	**42442**	NORTONVILLE	24
42344	GRAHAM	25	**42444**	POOLE	24
42345	GREENVILLE	25	**42445**	PRINCETON	25
42347	HARTFORD	25	**42450**	PROVIDENCE	24
42348	HAWESVILLE	25	**42451**	REED	24
42349	HORSE BRANCH	25	**42452**	ROBARDS	24
42350	ISLAND	24	**42453**	SAINT CHARLES	24
42351	LEWISPORT	25	**42455**	SEBREE	24
42352	LIVERMORE	25	**42456**	SLAUGHTERS	24
42354	MC HENRY	25	**42457**	SMITH MILLS	24
42355	MACEO	25	**42458**	SPOTTSVILLE	24

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ZIP CODES 42459 – 45298

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	**USPS ZIP Code Name**	**Earthquake Territory**	**ZIP Code**	**USPS ZIP Code Name**	**Earthquake Territory**
42459	STURGIS	24	**42716**	BUFFALO	25
42460	SULLIVAN	24	**42717**	BURKESVILLE	25
42461	UNIONTOWN	24	**42718**	CAMPBELLSVILLE	25
42462	WAVERLY	24	**42719**	CAMPBELLSVILLE	25
42463	WHEATCROFT	24	**42720**	CANE VALLEY	25
42464	WHITE PLAINS	24	**42721**	CANEYVILLE	25
42501	SOMERSET	25	**42722**	CANMER	25
42502	SOMERSET	25	**42724**	CECILIA	25
42503	SOMERSET	25	**42726**	CLARKSON	25
42516	BETHELRIDGE	25	**42728**	COLUMBIA	25
42518	BRONSTON	25	**42729**	CUB RUN	25
42519	BURNSIDE	25	**42732**	EASTVIEW	25
42528	DUNNVILLE	25	**42733**	ELK HORN	25
42533	FERGUSON	25	**42740**	GLENDALE	25
42539	LIBERTY	25	**42741**	GLENS FORK	25
42541	MIDDLEBURG	25	**42742**	GRADYVILLE	25
42544	NANCY	25	**42743**	GREENSBURG	25
42553	SCIENCE HILL	25	**42746**	HARDYVILLE	25
42558	TATEVILLE	25	**42748**	HODGENVILLE	25
42564	WEST SOMERSET	25	**42749**	HORSE CAVE	25
42565	WINDSOR	25	**42753**	KNIFLEY	25
42566	YOSEMITE	25	**42754**	LEITCHFIELD	25
42567	EUBANK	25	**42755**	LEITCHFIELD	25
42602	ALBANY	25	**42757**	MAGNOLIA	25
42603	ALPHA	25	**42758**	MANNSVILLE	25
42629	JAMESTOWN	25	**42759**	MARROWBONE	25
42631	MARSHES SIDING	25	**42762**	MILLWOOD	25
42633	MONTICELLO	25	**42764**	MOUNT SHERMAN	25
42634	PARKERS LAKE	25	**42765**	MUNFORDVILLE	25
42635	PINE KNOT	25	**42776**	SONORA	25
42638	REVELO	25	**42782**	SUMMERSVILLE	25
42642	RUSSELL SPRINGS	25	**42784**	UPTON	25
42647	STEARNS	25	**42788**	WHITE MILLS	25
42649	STRUNK	25	**45275**	CINCINNATI	25
42653	WHITLEY CITY	25	**45277**	CINCINNATI	25
42701	ELIZABETHTOWN	25	**45298**	CINCINNATI	25
42702	ELIZABETHTOWN	25			
42712	BIG CLIFTY	25			
42713	BONNIEVILLE	25			
42715	BREEDING	25			

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Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	**ZIP Codes**					
21	42022	42050	42060			
	42024	42053	42087			
	42032	42056				
22	42001	42021	42031	42041	42061	42082
	42002	42023	42035	42051	42069	42085
	42003	42027	42039	42058	42070	42086
23	42029	42048	42081			
	42045	42066	42088			
24	42020	42055	42322	42372	42437	42458
	42025	42063	42323	42374	42440	42459
	42028	42064	42327	42377	42441	42460
	42033	42071	42330	42402	42442	42461
	42036	42078	42332	42404	42444	42462
	42037	42079	42334	42406	42450	42463
	42038	42083	42338	42409	42451	42464
	42040	42301	42350	42410	42452	
	42044	42302	42356	42411	42453	
	42047	42303	42367	42419	42455	
	42049	42304	42369	42420	42456	
	42054	42321	42371	42431	42457	
25	40003	40055	40142	40213	40269	40339
	40004	40056	40143	40214	40270	40340
	40006	40057	40144	40215	40272	40342
	40007	40058	40145	40216	40280	40346
	40008	40059	40146	40217	40281	40347
	40009	40060	40150	40218	40282	40348
	40010	40061	40152	40219	40283	40350
	40011	40062	40153	40220	40285	40351
	40012	40063	40155	40221	40287	40353
	40013	40065	40157	40222	40289	40355
	40014	40066	40159	40223	40290	40356
	40018	40067	40160	40224	40291	40357
	40019	40068	40161	40225	40292	40358
	40020	40069	40162	40228	40293	40359
	40022	40070	40165	40229	40294	40360
	40023	40071	40166	40231	40295	40361
	40025	40075	40170	40232	40296	40362
	40026	40076	40171	40233	40297	40363
	40027	40077	40175	40241	40298	40366
	40031	40078	40176	40242	40299	40370
	40032	40104	40177	40243	40310	40371
	40033	40107	40178	40245	40311	40372
	40036	40108	40201	40250	40312	40374
	40037	40109	40202	40251	40313	40376
	40040	40110	40203	40252	40316	40379
	40041	40111	40204	40253	40317	40380
	40045	40115	40205	40255	40319	40383
	40046	40117	40206	40256	40322	40384
	40047	40118	40207	40257	40324	40385
	40048	40119	40208	40258	40328	40387
	40049	40121	40209	40259	40330	40390
	40050	40122	40210	40261	40334	40391
	40051	40129	40211	40266	40336	40392
	40052	40140	40212	40268	40337	40402

Earthquake
Territory Definitions In Numerical Order By Territory Code

Territory	ZIP Codes					
25 (Cont'd)	40403	40555	40828	41003	41092	41256
	40404	40574	40829	41004	41093	41257
	40405	40575	40830	41005	41094	41260
	40409	40576	40831	41006	41095	41262
	40410	40577	40840	41007	41096	41263
	40419	40578	40843	41008	41097	41264
	40422	40579	40844	41010	41098	41265
	40423	40580	40845	41011	41099	41267
	40434	40581	40847	41012	41101	41268
	40437	40582	40849	41014	41102	41271
	40440	40583	40854	41015	41105	41274
	40442	40588	40855	41016	41114	41301
	40444	40591	40856	41017	41121	41310
	40445	40598	40858	41018	41124	41311
	40446	40601	40862	41019	41128	41314
	40447	40602	40863	41021	41129	41317
	40448	40603	40865	41022	41132	41332
	40452	40604	40868	41025	41135	41339
	40456	40618	40870	41030	41139	41347
	40460	40619	40873	41031	41141	41348
	40461	40620	40874	41033	41142	41351
	40464	40621	40902	41034	41143	41352
	40468	40622	40903	41035	41144	41360
	40472	40701	40906	41037	41146	41364
	40473	40702	40913	41039	41149	41365
	40475	40724	40914	41040	41159	41366
	40476	40729	40915	41041	41160	41367
	40481	40730	40921	41042	41164	41368
	40484	40734	40923	41043	41166	41385
	40486	40737	40927	41044	41168	41386
	40488	40740	40930	41045	41169	41390
	40489	40741	40932	41046	41171	41397
	40492	40742	40935	41048	41173	41408
	40502	40743	40939	41049	41174	41413
	40503	40744	40940	41051	41175	41421
	40504	40745	40941	41052	41179	41425
	40505	40750	40943	41053	41180	41426
	40506	40755	40944	41054	41181	41451
	40507	40759	40946	41055	41183	41464
	40508	40763	40949	41056	41189	41465
	40509	40769	40951	41059	41201	41472
	40510	40771	40953	41061	41203	41477
	40511	40801	40955	41062	41204	41501
	40512	40803	40958	41063	41214	41502
	40513	40806	40962	41064	41216	41503
	40514	40807	40964	41065	41219	41512
	40515	40808	40965	41071	41222	41513
	40516	40810	40972	41072	41224	41514
	40517	40813	40977	41073	41226	41517
	40522	40815	40979	41074	41230	41519
	40523	40816	40981	41075	41231	41520
	40524	40818	40982	41076	41232	41522
	40526	40819	40983	41080	41234	41524
	40533	40820	40988	41081	41238	41526
	40536	40823	40995	41083	41240	41527
	40544	40824	40997	41085	41250	41528
	40546	40826	41001	41086	41254	41531
	40550	40827	41002	41091	41255	41534

Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	**ZIP Codes**					
25 (Cont'd)	41535	41649	41815	42151	42320	42633
	41537	41650	41817	42152	42324	42634
	41538	41651	41819	42153	42325	42635
	41539	41653	41821	42154	42326	42638
	41540	41655	41822	42156	42328	42642
	41542	41659	41824	42157	42333	42647
	41543	41660	41825	42159	42337	42649
	41544	41663	41826	42160	42339	42653
	41547	41666	41828	42163	42343	42701
	41548	41667	41831	42164	42344	42702
	41549	41669	41832	42166	42345	42712
	41553	41701	41833	42167	42347	42713
	41554	41702	41834	42170	42348	42715
	41555	41712	41835	42171	42349	42716
	41557	41713	41836	42201	42351	42717
	41558	41714	41837	42202	42352	42718
	41559	41719	41838	42204	42354	42719
	41560	41721	41839	42206	42355	42720
	41561	41722	41840	42207	42361	42721
	41562	41723	41843	42210	42364	42722
	41563	41725	41844	42211	42366	42724
	41564	41727	41845	42214	42368	42726
	41566	41729	41847	42215	42370	42728
	41567	41731	41848	42216	42376	42729
	41568	41735	41849	42217	42378	42732
	41571	41736	41855	42219	42408	42733
	41572	41739	41858	42220	42413	42740
	41601	41740	41859	42221	42436	42741
	41602	41743	41861	42223	42445	42742
	41603	41745	41862	42232	42501	42743
	41604	41746	42076	42234	42502	42746
	41605	41749	42101	42236	42503	42748
	41606	41751	42102	42240	42516	42749
	41607	41754	42103	42241	42518	42753
	41612	41759	42104	42252	42519	42754
	41615	41760	42120	42254	42528	42755
	41616	41762	42122	42256	42533	42757
	41619	41763	42123	42259	42539	42758
	41621	41764	42124	42261	42541	42759
	41622	41766	42127	42262	42544	42762
	41630	41772	42128	42265	42553	42764
	41631	41773	42129	42266	42558	42765
	41632	41774	42130	42273	42564	42776
	41635	41775	42131	42274	42565	42782
	41636	41776	42133	42275	42566	42784
	41640	41777	42134	42276	42567	42788
	41642	41778	42135	42280	42602	45275
	41643	41804	42140	42285	42603	45277
	41645	41810	42141	42286	42629	45298
	41647	41812	42142	42288	42631	

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MULTI-POLICY DISCOUNT FACTORS
APPENDIX B

ZIP	SUPERIOR	REGULAR
40003	0.910	0.970
40004	0.925	0.975
40006	0.955	0.985
40007	0.940	0.980
40008	0.970	0.990
40009	0.925	0.975
40010	0.985	0.995
40011	0.955	0.985
40012	0.895	0.965
40013	0.925	0.975
40014	0.955	0.985
40019	0.955	0.985
40020	0.940	0.980
40022	0.925	0.975
40023	0.955	0.985
40025	0.985	0.995
40026	0.985	0.995
40031	0.955	0.985
40033	0.940	0.980
40036	0.925	0.975
40037	0.925	0.975
40040	0.925	0.975
40041	0.865	0.955
40045	0.895	0.965
40046	0.910	0.970
40047	0.910	0.970
40048	0.940	0.980
40049	0.925	0.975
40050	0.940	0.980
40051	0.910	0.970
40052	0.910	0.970
40055	0.970	0.990
40056	0.955	0.985
40057	0.970	0.990
40058	0.925	0.975
40059	0.985	0.995
40060	0.925	0.975
40061	0.955	0.985
40062	0.925	0.975
40063	0.955	0.985

ZIP	SUPERIOR	REGULAR
40065	0.895	0.965
40067	0.970	0.990
40068	0.955	0.985
40069	0.970	0.990
40070	0.955	0.985
40071	0.955	0.985
40075	0.940	0.980
40076	0.970	0.990
40077	0.985	0.995
40078	0.925	0.975
40104	0.925	0.975
40107	0.925	0.975
40108	0.955	0.985
40109	0.925	0.975
40110	0.940	0.980
40111	0.865	0.955
40115	0.895	0.965
40117	0.970	0.990
40118	0.940	0.980
40119	0.940	0.980
40121	0.850	0.950
40140	0.955	0.985
40142	0.940	0.980
40143	0.925	0.975
40144	0.880	0.960
40145	0.910	0.970
40146	0.955	0.985
40150	0.955	0.985
40152	0.940	0.980
40155	0.880	0.960
40157	0.970	0.990
40160	0.985	0.995
40161	0.970	0.990
40162	0.985	0.995
40165	0.940	0.980
40170	0.880	0.960
40171	0.895	0.965
40175	0.970	0.990
40176	0.970	0.990
40177	0.865	0.955

ZIP	SUPERIOR	REGULAR
40178	0.910	0.970
40202	0.940	0.980
40203	0.985	0.995
40204	0.925	0.975
40205	0.910	0.970
40206	0.895	0.965
40207	0.955	0.985
40208	0.985	0.995
40209	0.940	0.980
40210	0.985	0.995
40211	0.985	0.995
40212	0.970	0.990
40213	0.940	0.980
40214	0.970	0.990
40215	0.985	0.995
40216	0.985	0.995
40217	0.910	0.970
40218	0.940	0.980
40219	0.985	0.995
40220	0.880	0.960
40222	0.910	0.970
40223	0.910	0.970
40228	0.940	0.980
40229	0.940	0.980
40231	0.985	0.995
40241	0.895	0.965
40242	0.865	0.955
40243	0.865	0.955
40245	0.985	0.995
40258	0.940	0.980
40272	0.940	0.980
40280	0.925	0.975
40291	0.910	0.970
40292	0.970	0.990
40299	0.880	0.960
40310	0.925	0.975
40311	0.910	0.970
40312	0.895	0.965
40313	0.865	0.955
40316	0.895	0.965

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ZIP	SUPERIOR	REGULAR
40322	0.925	0.975
40324	0.880	0.960
40328	0.910	0.970
40330	0.940	0.980
40334	0.910	0.970
40336	0.895	0.965
40337	0.955	0.985
40339	0.925	0.975
40342	0.880	0.960
40346	0.895	0.965
40347	0.895	0.965
40348	0.880	0.960
40350	0.970	0.990
40351	0.880	0.960
40353	0.940	0.980
40355	0.940	0.980
40356	0.925	0.975
40358	0.910	0.970
40359	0.970	0.990
40360	0.895	0.965
40361	0.880	0.960
40363	0.970	0.990
40370	0.925	0.975
40371	0.925	0.975
40372	0.895	0.965
40374	0.910	0.970
40376	0.940	0.980
40379	0.925	0.975
40380	0.970	0.990
40383	0.895	0.965
40385	0.925	0.975
40387	0.910	0.970
40390	0.880	0.960
40391	0.910	0.970
40402	0.955	0.985
40403	0.880	0.960
40404	0.865	0.955
40409	0.925	0.975
40419	0.970	0.990
40422	0.955	0.985

ZIP	SUPERIOR	REGULAR
40434	0.970	0.990
40437	0.895	0.965
40440	0.865	0.955
40442	0.955	0.985
40444	0.970	0.990
40445	0.910	0.970
40447	0.970	0.990
40448	0.895	0.965
40456	0.895	0.965
40460	0.910	0.970
40461	0.895	0.965
40464	0.880	0.960
40468	0.880	0.960
40472	0.895	0.965
40475	0.910	0.970
40481	0.970	0.990
40484	0.895	0.965
40486	0.940	0.980
40489	0.925	0.975
40502	0.895	0.965
40503	0.850	0.950
40504	0.850	0.950
40505	0.865	0.955
40506	0.850	0.950
40507	0.850	0.950
40508	0.850	0.950
40509	0.850	0.950
40510	0.985	0.995
40511	0.865	0.955
40513	0.865	0.955
40514	0.850	0.950
40515	0.865	0.955
40516	0.895	0.965
40517	0.850	0.950
40526	0.850	0.950
40601	0.865	0.955
40604	0.880	0.960
40701	0.970	0.990
40729	0.970	0.990
40734	0.970	0.990

ZIP	SUPERIOR	REGULAR
40737	0.970	0.990
40740	0.970	0.990
40741	0.970	0.990
40743	0.955	0.985
40744	0.985	0.995
40755	0.985	0.995
40759	0.970	0.990
40763	0.970	0.990
40769	0.970	0.990
40771	0.985	0.995
40801	0.895	0.965
40806	0.880	0.960
40807	0.895	0.965
40808	0.925	0.975
40810	0.940	0.980
40813	0.970	0.990
40815	0.955	0.985
40816	0.955	0.985
40818	0.895	0.965
40819	0.895	0.965
40820	0.940	0.980
40823	0.880	0.960
40824	0.910	0.970
40826	0.970	0.990
40827	0.940	0.980
40828	0.925	0.975
40829	0.895	0.965
40830	0.895	0.965
40831	0.895	0.965
40840	0.955	0.985
40843	0.925	0.975
40844	0.955	0.985
40845	0.940	0.980
40847	0.940	0.980
40849	0.910	0.970
40854	0.910	0.970
40855	0.880	0.960
40856	0.940	0.980
40858	0.940	0.980
40862	0.970	0.990

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ZIP	SUPERIOR	REGULAR
40863	0.880	0.960
40865	0.895	0.965
40868	0.940	0.980
40870	0.925	0.975
40873	0.880	0.960
40874	0.940	0.980
40902	0.910	0.970
40903	0.910	0.970
40906	0.955	0.985
40913	0.910	0.970
40914	0.970	0.990
40915	0.925	0.975
40921	0.955	0.985
40923	0.925	0.975
40927	0.910	0.970
40930	0.955	0.985
40935	0.955	0.985
40939	0.940	0.980
40940	0.970	0.990
40941	0.970	0.990
40943	0.970	0.990
40946	0.955	0.985
40949	0.910	0.970
40953	0.955	0.985
40958	0.970	0.990
40962	0.985	0.995
40964	0.895	0.965
40965	0.925	0.975
40972	0.940	0.980
40977	0.940	0.980
40979	0.970	0.990
40982	0.895	0.965
40983	0.970	0.990
40988	0.940	0.980
40995	0.940	0.980
40997	0.895	0.965
41001	0.880	0.960
41002	0.850	0.950
41003	0.895	0.965
41004	0.925	0.975

ZIP	SUPERIOR	REGULAR
41005	0.850	0.950
41006	0.925	0.975
41007	0.850	0.950
41008	0.925	0.975
41010	0.925	0.975
41011	0.850	0.950
41014	0.850	0.950
41015	0.850	0.950
41016	0.850	0.950
41017	0.865	0.955
41018	0.850	0.950
41030	0.925	0.975
41031	0.880	0.960
41033	0.895	0.965
41034	0.895	0.965
41035	0.910	0.970
41039	0.865	0.955
41040	0.895	0.965
41041	0.895	0.965
41042	0.865	0.955
41043	0.970	0.990
41044	0.910	0.970
41045	0.970	0.990
41046	0.925	0.975
41048	0.865	0.955
41049	0.880	0.960
41051	0.850	0.950
41052	0.940	0.980
41055	0.955	0.985
41056	0.850	0.950
41059	0.850	0.950
41062	0.955	0.985
41063	0.925	0.975
41064	0.940	0.980
41071	0.850	0.950
41073	0.850	0.950
41074	0.850	0.950
41075	0.850	0.950
41076	0.850	0.950
41080	0.895	0.965

ZIP	SUPERIOR	REGULAR
41083	0.940	0.980
41085	0.850	0.950
41086	0.955	0.985
41091	0.910	0.970
41092	0.985	0.995
41093	0.895	0.965
41094	0.865	0.955
41095	0.910	0.970
41097	0.955	0.985
41098	0.925	0.975
41099	0.850	0.950
41101	0.910	0.970
41102	0.910	0.970
41121	0.895	0.965
41124	0.970	0.990
41129	0.910	0.970
41132	0.925	0.975
41135	0.895	0.965
41139	0.865	0.955
41141	0.895	0.965
41142	0.910	0.970
41143	0.955	0.985
41144	0.880	0.960
41146	0.880	0.960
41149	0.910	0.970
41159	0.970	0.990
41160	0.955	0.985
41164	0.970	0.990
41166	0.970	0.990
41168	0.925	0.975
41169	0.865	0.955
41171	0.925	0.975
41174	0.865	0.955
41175	0.895	0.965
41179	0.970	0.990
41180	0.925	0.975
41183	0.850	0.950
41189	0.865	0.955
41201	0.940	0.980
41203	0.970	0.990

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ZIP	SUPERIOR	REGULAR
41204	0.940	0.980
41214	0.940	0.980
41216	0.970	0.990
41219	0.970	0.990
41222	0.985	0.995
41224	0.970	0.990
41226	0.970	0.990
41230	0.970	0.990
41231	0.970	0.990
41232	0.970	0.990
41234	0.955	0.985
41238	0.955	0.985
41240	0.970	0.990
41250	0.970	0.990
41254	0.925	0.975
41255	0.955	0.985
41256	0.955	0.985
41257	0.955	0.985
41260	0.970	0.990
41262	0.970	0.990
41263	0.940	0.980
41264	0.940	0.980
41265	0.955	0.985
41267	0.940	0.980
41268	0.955	0.985
41271	0.955	0.985
41274	0.940	0.980
41301	0.955	0.985
41311	0.910	0.970
41314	0.970	0.990
41317	0.940	0.980
41332	0.955	0.985
41339	0.970	0.990
41348	0.955	0.985
41351	0.955	0.985
41352	0.940	0.980
41360	0.955	0.985
41364	0.970	0.990
41365	0.955	0.985
41366	0.970	0.990

ZIP	SUPERIOR	REGULAR
41367	0.970	0.990
41385	0.970	0.990
41386	0.940	0.980
41390	0.940	0.980
41397	0.940	0.980
41408	0.955	0.985
41421	0.955	0.985
41425	0.940	0.980
41464	0.970	0.990
41465	0.985	0.995
41472	0.955	0.985
41501	0.970	0.990
41503	0.970	0.990
41512	0.970	0.990
41513	0.970	0.990
41514	0.955	0.985
41517	0.970	0.990
41519	0.940	0.980
41520	0.970	0.990
41522	0.970	0.990
41524	0.970	0.990
41526	0.970	0.990
41527	0.970	0.990
41528	0.970	0.990
41531	0.955	0.985
41534	0.985	0.995
41535	0.955	0.985
41537	0.970	0.990
41538	0.970	0.990
41539	0.970	0.990
41540	0.970	0.990
41543	0.955	0.985
41544	0.970	0.990
41547	0.985	0.995
41548	0.955	0.985
41553	0.985	0.995
41554	0.940	0.980
41555	0.955	0.985
41557	0.970	0.990
41558	0.955	0.985

ZIP	SUPERIOR	REGULAR
41559	0.970	0.990
41560	0.970	0.990
41562	0.970	0.990
41563	0.955	0.985
41564	0.940	0.980
41566	0.940	0.980
41567	0.955	0.985
41568	0.970	0.990
41571	0.970	0.990
41572	0.955	0.985
41601	0.985	0.995
41602	0.970	0.990
41603	0.970	0.990
41604	0.955	0.985
41605	0.970	0.990
41606	0.970	0.990
41607	0.985	0.995
41612	0.970	0.990
41615	0.955	0.985
41616	0.985	0.995
41619	0.970	0.990
41621	0.985	0.995
41622	0.970	0.990
41630	0.955	0.985
41631	0.985	0.995
41632	0.985	0.995
41635	0.970	0.990
41636	0.970	0.990
41640	0.970	0.990
41642	0.970	0.990
41643	0.940	0.980
41645	0.955	0.985
41647	0.970	0.990
41649	0.985	0.995
41650	0.970	0.990
41651	0.970	0.990
41653	0.970	0.990
41655	0.970	0.990
41659	0.970	0.990
41660	0.955	0.985

ZIP	SUPERIOR	REGULAR
41663	0.955	0.985
41666	0.940	0.980
41667	0.970	0.990
41669	0.970	0.990
41701	0.955	0.985
41712	0.940	0.980
41713	0.955	0.985
41714	0.970	0.990
41719	0.970	0.990
41721	0.910	0.970
41722	0.970	0.990
41723	0.970	0.990
41725	0.955	0.985
41727	0.925	0.975
41729	0.985	0.995
41731	0.925	0.975
41735	0.940	0.980
41739	0.970	0.990
41740	0.955	0.985
41745	0.910	0.970
41746	0.910	0.970
41749	0.970	0.990
41751	0.940	0.980
41754	0.940	0.980
41759	0.940	0.980
41760	0.910	0.970
41762	0.940	0.980
41763	0.970	0.990
41764	0.925	0.975
41766	0.955	0.985
41772	0.970	0.990
41773	0.940	0.980
41774	0.925	0.975
41775	0.940	0.980
41776	0.955	0.985
41777	0.970	0.990
41804	0.940	0.980
41810	0.940	0.980
41812	0.955	0.985
41815	0.955	0.985

ZIP	SUPERIOR	REGULAR
41817	0.970	0.990
41819	0.955	0.985
41821	0.910	0.970
41822	0.955	0.985
41824	0.940	0.980
41825	0.925	0.975
41826	0.940	0.980
41828	0.955	0.985
41831	0.940	0.980
41832	0.940	0.980
41833	0.910	0.970
41834	0.970	0.990
41835	0.895	0.965
41836	0.955	0.985
41837	0.955	0.985
41838	0.955	0.985
41839	0.940	0.980
41840	0.910	0.970
41843	0.925	0.975
41844	0.925	0.975
41845	0.940	0.980
41847	0.940	0.980
41848	0.940	0.980
41849	0.940	0.980
41855	0.940	0.980
41858	0.955	0.985
41859	0.940	0.980
41861	0.910	0.970
41862	0.955	0.985
42001	0.985	0.995
42003	0.925	0.975
42020	0.910	0.970
42021	0.985	0.995
42022	0.925	0.975
42023	0.865	0.955
42024	0.865	0.955
42025	0.910	0.970
42027	0.955	0.985
42028	0.970	0.990
42029	0.895	0.965

ZIP	SUPERIOR	REGULAR
42031	0.895	0.965
42032	0.850	0.950
42033	0.910	0.970
42035	0.910	0.970
42036	0.955	0.985
42037	0.925	0.975
42038	0.970	0.990
42039	0.865	0.955
42040	0.955	0.985
42041	0.910	0.970
42044	0.985	0.995
42045	0.865	0.955
42047	0.910	0.970
42048	0.865	0.955
42049	0.865	0.955
42050	0.895	0.965
42051	0.910	0.970
42053	0.910	0.970
42054	0.925	0.975
42055	0.895	0.965
42056	0.925	0.975
42058	0.895	0.965
42060	0.925	0.975
42061	0.895	0.965
42064	0.910	0.970
42066	0.925	0.975
42069	0.970	0.990
42071	0.865	0.955
42076	0.925	0.975
42078	0.880	0.960
42079	0.895	0.965
42081	0.940	0.980
42082	0.865	0.955
42083	0.880	0.960
42085	0.895	0.965
42086	0.925	0.975
42087	0.925	0.975
42088	0.955	0.985
42101	0.895	0.965
42102	0.910	0.970

ZIP	SUPERIOR	REGULAR
42103	0.955	0.985
42104	0.865	0.955
42120	0.895	0.965
42122	0.895	0.965
42123	0.880	0.960
42124	0.895	0.965
42127	0.925	0.975
42129	0.925	0.975
42130	0.940	0.980
42131	0.880	0.960
42133	0.925	0.975
42134	0.880	0.960
42140	0.925	0.975
42141	0.925	0.975
42151	0.880	0.960
42153	0.910	0.970
42154	0.910	0.970
42156	0.880	0.960
42157	0.910	0.970
42159	0.895	0.965
42160	0.880	0.960
42163	0.880	0.960
42164	0.895	0.965
42166	0.895	0.965
42167	0.970	0.990
42170	0.880	0.960
42171	0.970	0.990
42202	0.880	0.960
42204	0.955	0.985
42206	0.880	0.960
42207	0.970	0.990
42210	0.880	0.960
42211	0.985	0.995
42214	0.910	0.970
42215	0.970	0.990
42217	0.970	0.990
42220	0.910	0.970
42223	0.850	0.950
42232	0.955	0.985
42234	0.895	0.965

ZIP	SUPERIOR	REGULAR
42236	0.985	0.995
42240	0.925	0.975
42252	0.880	0.960
42254	0.880	0.960
42256	0.970	0.990
42259	0.940	0.980
42261	0.895	0.965
42262	0.940	0.980
42265	0.895	0.965
42266	0.910	0.970
42273	0.940	0.980
42274	0.895	0.965
42275	0.895	0.965
42276	0.985	0.995
42280	0.940	0.980
42285	0.880	0.960
42286	0.925	0.975
42301	0.880	0.960
42303	0.955	0.985
42320	0.895	0.965
42321	0.955	0.985
42322	0.910	0.970
42323	0.895	0.965
42324	0.925	0.975
42325	0.955	0.985
42326	0.895	0.965
42327	0.910	0.970
42328	0.895	0.965
42330	0.955	0.985
42332	0.925	0.975
42333	0.910	0.970
42337	0.970	0.990
42338	0.910	0.970
42339	0.940	0.980
42343	0.880	0.960
42344	0.910	0.970
42345	0.910	0.970
42347	0.910	0.970
42348	0.880	0.960
42349	0.925	0.975

ZIP	SUPERIOR	REGULAR
42350	0.925	0.975
42351	0.895	0.965
42352	0.895	0.965
42354	0.880	0.960
42355	0.955	0.985
42356	0.880	0.960
42361	0.925	0.975
42366	0.955	0.985
42367	0.880	0.960
42368	0.880	0.960
42369	0.940	0.980
42370	0.940	0.980
42371	0.925	0.975
42372	0.895	0.965
42374	0.925	0.975
42376	0.925	0.975
42378	0.880	0.960
42404	0.910	0.970
42406	0.895	0.965
42408	0.880	0.960
42409	0.970	0.990
42410	0.910	0.970
42411	0.925	0.975
42413	0.955	0.985
42420	0.865	0.955
42431	0.880	0.960
42436	0.895	0.965
42437	0.925	0.975
42440	0.880	0.960
42441	0.925	0.975
42442	0.895	0.965
42445	0.925	0.975
42450	0.925	0.975
42451	0.850	0.950
42452	0.925	0.975
42453	0.895	0.965
42455	0.970	0.990
42456	0.895	0.965
42457	0.880	0.960
42458	0.985	0.995

ZIP	SUPERIOR	REGULAR
42459	0.880	0.960
42461	0.865	0.955
42462	0.865	0.955
42463	0.925	0.975
42464	0.880	0.960
42501	0.955	0.985
42503	0.940	0.980
42516	0.910	0.970
42518	0.895	0.965
42519	0.970	0.990
42528	0.940	0.980
42533	0.955	0.985
42539	0.940	0.980
42541	0.940	0.980
42544	0.955	0.985
42553	0.940	0.980
42564	0.955	0.985
42565	0.940	0.980
42566	0.925	0.975
42567	0.955	0.985
42602	0.940	0.980
42603	0.910	0.970
42629	0.940	0.980
42631	0.955	0.985
42633	0.940	0.980
42634	0.955	0.985
42635	0.970	0.990
42638	0.910	0.970
42642	0.895	0.965
42647	0.940	0.980
42649	0.955	0.985
42653	0.955	0.985
42701	0.985	0.995
42712	0.910	0.970
42713	0.925	0.975
42715	0.925	0.975
42716	0.970	0.990
42717	0.970	0.990
42718	0.925	0.975
42721	0.955	0.985

ZIP	SUPERIOR	REGULAR
42722	0.925	0.975
42724	0.955	0.985
42726	0.955	0.985
42728	0.940	0.980
42729	0.940	0.980
42732	0.955	0.985
42733	0.955	0.985
42740	0.895	0.965
42741	0.910	0.970
42742	0.955	0.985
42743	0.955	0.985
42746	0.925	0.975
42748	0.910	0.970
42749	0.895	0.965
42753	0.940	0.980
42754	0.910	0.970
42757	0.955	0.985
42758	0.925	0.975
42762	0.955	0.985
42764	0.940	0.980
42765	0.925	0.975
42776	0.955	0.985
42782	0.940	0.980
42784	0.910	0.970
42788	0.895	0.965

ZIP	SUPERIOR	REGULAR