KENTUCKY NATIONAL INSURANCE COMPANY

KENTUCKY

PERSONAL VEHICLE MANUAL

2416 Sir Barton Way
Lexington, Kentucky 40509

KYPA0822

KENTUCKY NATIONAL INSURANCE COMPANY
AGENT BINDING LIMITATIONS
NEW BUSINESS SELECTION AND RATING GUIDE

I. General Requirements:

A. All business placed by the agency 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 or uploaded to the Company not later than the fourth business day following the inception of coverage.

C. **Risks meeting the eligibility requirements of the Personal Vehicle manual and underwriting requirements outlined below may be bound, not to exceed limits shown.** Risks not qualifying may be submitted UNBOUND as outlined on reverse side (IV.) Different tiers may be written on the same policy. Operators should be assigned to the vehicle they principally operate. All vehicles must be eligible for coverage on the personal auto policy. All owned and qualifying private passenger autos must be included on the application or scheduled for addition to our policy at a later date. All operators (whether licensed or issued a learner's permit) in the household must be listed on our application. Individuals and/or vehicles which do not qualify for our program must be controlled in your agency. All vehicles must be owned by and titled to the named insureds.

D. **At least one car must include physical damage**, both comprehensive and collision, if one or more cars are being placed in the Medalist or Vantage Tier. Single car or Multi car liability coverage only risks may be written in Challenger if supporting H03, HO4, HO6 or MH3 is in force prior to issuance.

II. Underwriting Standards Applicable to All Tiers:

A. Personal stability in employment, lifestyle and financial affairs is expected.
B. Work requirements and individual habits do not increase exposure to loss.
C. Health does not impair ability to safely operate a motor vehicle.
D. Applicant is not indebted to the Company for unpaid, earned premiums from prior policies.
E. Vehicle is in good working order with no significant mechanical defects or body damage.

III. Additional Requirements by Tier:

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III. Additional Requirements by Tier (cont'd)**:**

FACTOR	Medalist	Vantage	Challenger
D. Existing Insurance (If named insured has owned a car)	Required	Required	Required
E. Homeowner Policy Written by KNIC	Not Required	Not Required	Not Required
F. Insurance Score	24 & Above	17 & Above	Any Score Accepted
G. Household Members	No unlisted, unrelated members of the household.		
H. Minimum Coverage Limits	\$50/100/50 Split Limits	\$50/100/50 Split Limits	\$25/50/25 Split Limits
I. Maximum Coverage Limits	\$250/500/250 Split Limits	\$250/500/250 Split Limits	\$250/500/250 Split Limits
J. Driving Record			
1. Major Violations or license suspensions	1. None last 5 years	1. None last 5 years	1. None last 5 years
2. Chargeable* Accidents	2. None last 3 years	2. None last 3 years	2. One chargeable accident not in excess of \$25,000 and one minor violation or
3. Minor Moving Violations	3. None last 3 years.	3. One last 3 years	3. Two minor violations allowed if accident-free last 3 years and multi car account
4. Age 21 or less	4. No violations or accidents last 3 years	4. No violations or accidents last 3 years	4. One chargeable accident not in excess of \$25,000 or minor violation last 3 years
5. Age 22 or older	5. Must have held a U.S. issued driver's license for at least 2 years.	5. Must have held a U.S. issued driver's license for at least 2 years.	5. Must have held a U.S. issued driver's license for at least 2 years.
6. Comp. Losses**	6. No more than two losses (none exceeding \$5,000) in last 3 years at the policy level.	6. No more than three losses (none exceeding \$5,000) in last 3 years at the policy level.	6. No more than three losses (none exceeding \$5,000) in last 3 years at the policy level.

IV. When submitting an application for prior approval because the proposed insured does not meet the binding requirements of the company, please (1) omit any effective dates; (2) "X" the binder box indicating that coverage is not bound; (3) do not require signature of the applicant; and, (4) do not accept any premium deposit from the applicant.

* Operators with a chargeable claim in excess of \$25,000 against them within the past 3 years are not eligible for coverage.

** 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.

KENTUCKY NATIONAL INSURANCE COMPANY
KENTUCKY PERSONAL VEHICLE MANUAL

FORM NUMBERS	DESCRIPTION
APUL 98 01	Personal Umbrella Endorsement
PP 00 01	Personal Auto Policy
PP 03 03	Towing and Labor Costs Coverage
PP 03 05	Loss Payable Clause
PP 03 06	Extended Non-Owned Coverage
PP 03 07	Trailer/Camper Body Coverage
PP 03 08	Coverage for Damage to Your Auto (Maximum Limit of Liability)
PP 03 10	Change Endorsement
PP 03 13	Excess Electronic Equipment Coverage
PP 03 19	Additional Insured – Lessor
PP 03 23	Miscellaneous Type Vehicle Endorsement
PP 03 28	Miscellaneous Type Vehicle Amendment (Motor Homes)
PP 03 34	Joint Ownership Coverage
PP 03 35	Auto Loan/Lease Coverage
PP 04 32	Uninsured Motorists Coverage – Kentucky
PP 04 39	Underinsured Motorists Coverage – Kentucky
PP 05 70	Personal Injury Protection Coverage – Kentucky
PP 05 71	Added Personal Injury Protection Coverage – Kentucky
PP 13 01	Coverage For Damage To Your Auto Exclusion Endorsement
PP 13 02	Trip Interruption
PP 13 03	Trust Endorsement
PP 13 06	Custom Equipment Exclusion Endorsement
PP 23 40	Public or Livery Conveyance Exclusion Endorsement
PCA 01 53	Amendment of Policy Provisions - Kentucky
PCA 03 02	Transportation Expenses Coverage
PCA 10 69	Notice of Insurance Information Practices
PCA 10 83	Accidental Death Benefit Endorsement
PCA 11 41	Kentucky Named Driver Exclusion
PCA 11 51	Punitive or Exemplary Damages Exclusion
PCO 61 57	Fair Credit Reporting Act
IL U 045	Kentucky Uninsured Motorist Coverage Selection/Rejection Form

KENTUCKY PERSONAL VEHICLE MANUAL
RULE NUMBERS AND SUBJECTS

1. DEFINITIONS

A. Private Passenger Auto

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

a. Not used as a public or livery conveyance for passengers,

b. Not rented to others.

c. Not used to carry persons or property for a fee. Shared Car Pool expenses are not considered carrying persons for a fee.

2. A motor vehicle that is a pickup or van shall be considered a private passenger auto, if it:

a. Has a Gross Vehicle Weight Rating of 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification section; and

b. Is not used for the delivery or transportation of goods or materials unless such use is:

(1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or

(2) For farming or ranching.

3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:

a. It is principally garaged on a farm or ranch, and

b. It otherwise meets the definitions in **1.** and **2.** above.

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

C. Liability as used in this manual refers only to Bodily Injury and Property Damage Coverages.

D. Comprehensive Coverage as used in this manual refers to other than collision damage to a motor vehicle.

E. Owned as used in this manual includes:

1. An auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the additional insured-lessor endorsement.

2. A vehicle owned by a trust.

F. Gross Vehicle Weight Rating as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

2. PERSONAL AUTO POLICY – ELIGIBILITY

A. A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule **1.**, if:

1. They are written on a specified auto basis, and

2. They are owned by an individual or by a husband and wife who are residents in the same household. Both husband and wife who are residents in the same household may be listed as named insureds on the declarations page.

3. The limits of liability do not exceed $250,000/500,000 for a split limit policy.

B. A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in Rule **1.**, that are owned jointly by two or more:

1. Resident relatives other than husband and wife;

2. Resident individuals; or

3. Non-resident relatives, including a non-resident husband and wife;

If:

- They are written on a specified auto basis;
- The policy affords coverage only for such private passenger autos, pickups or vans which are jointly owned; and
- The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

C. A Personal Auto Policy shall be used to afford coverage to motor homes or other similar type vehicles if:

1. They are written on a specified vehicle basis,

2. They are owned by:

a. An individual;
b. A husband and wife;
c. Two or more relatives other than husband and wife; or
d. Two or more resident individuals; and

2. PERSONAL AUTO POLICY – ELIGIBILITY (cont'd)

3. Coverage is limited in accordance with the miscellaneous type vehicle endorsement.

D. A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The named non-owner coverage endorsement **PP 03 22** must be attached.

E. A Personal Auto Policy shall be used to afford coverage to:

- Private passenger autos and motor vehicles considered as private passenger autos in Rule **1.;** and
- Motor homes or golf carts; if title to the vehicle(s) has been transferred to a trust, subject to the following requirements:

1. Requirements

a. The grantor of the trust must be:

(1) An individual or a husband and wife; and

(2) The only named insured(s) shown in the Declarations.

b. All vehicles insured under the policy must be owned by the trust.

c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.

2. Endorsement - Attach the trust endorsement **PP 13 03**

F. Any motor vehicle, including a trailer, rated according to the Rules in this Manual shall be afforded Liability and Personal Injury Protection Coverage if it is a vehicle of a kind required to be registered under Kentucky Revised Statutes.

Note

The Term "basic reparation insured" means the named insured and relatives who reside in the named insured's household, other than relatives who are named insureds under a policy providing the coverage required in the Kentucky No-Fault law.

Exception

Exposures in **A.**, **B.** or **C.** above may be written under a commercial auto policy when combined with a commercial risk.

3. PREMIUM DETERMINATION

The Bodily Injury and Property Damage Liability; Personal Injury Protection (full or guest PIP), Medical Payments; Comprehensive and Collision premiums shall be determined as follows:

A. Refer to the Classification Rule to determine the applicable Classification, Rating Factor and Statistical Code.

B. Model Year and Symbol Determination

1. Refer to the Model Year Rule to determine the model year of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.

When model year is used in rating and the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year.

2. If no Rating Symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.

a. If the S&I Section displays a rating symbol for the Prior Model Year version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.

b. If the S&I Section does **not** display a rating symbol for the Prior Model Year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.

C. Territory is based on the ZIP Code for the location where the auto is principally garaged.

Note

When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

D. Refer to the 6 month premiums to determine base rates for the desired coverage for the appropriate ZIP Code.

E. The Premium for each coverage except uninsured motorists and miscellaneous coverages such as towing and labor, and rental reimbursement shall be multiplied by the following tier factors:

3. PREMIUM DETERMINATION, (cont'd)

Tier	Liability	Physical Damage
Medalist	.761	.656
Vantage	.840	.718
Challenger	1.000	1.000

The selection of tier factors for each automobile shall be a function of the driving record of operators, number of years driving experience, type of vehicle, use of vehicle, and other risk characteristics that may affect loss potential. All excess vehicles will be placed in the Vantage tier.

F. **1.** Liability

When determining premiums for vehicles not eligible for PIP coverage, or eligible vehicles insured under a policy where ANY basic reparation insured has rejected the tort limitation contained in the Kentucky No-Fault Law, the base premium shown on the rate page shall be increased by the following factors:

Coverage	**Factor**
Bodily Injury	1.45

2. Personal Injury Protection

When ALL basic reparation insureds under the policy have rejected the tort limitation contained in the Kentucky No-Fault Law and NONE have purchased PIP under the buy back provision, the base premium for guest PIP applies. In such cases the premiums for guest PIP and Bodily Injury Liability are determined by the following procedure:

a. Multiply the appropriate Bodily Injury Liability rate be the Bodily Injury Liability rating factor shown in Section **3.F.1.** above; and

b. Multiply the appropriate full PIP rate by a factor of .15 to determine the guest PIP premium.

In all other cases, the base premium for full PIP applies. When this base premium is used, ALL basic reparation insureds are provided PIP coverage, regardless of whether or not they have accepted the tort limitation.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types Rule unless the Miscellaneous Types Rule states, classify and rate as a private passenger auto.

Refer to Section **C.** below for definitions of terms used in this rule.

A. Autos owned by an individual, or owned jointly by two or more relatives or resident individuals are classified as follows:

1. Primary Classification

a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto and the eligibility of youthful operators for the Driver Training and/or Good Student classes, and

b. Determine the applicable factor from the Primary Rating Factor tables.

2. Secondary Classification

a. Determine if the auto is:

(1) A single car, or

(2) Part of a multi-car risk.

b. Refer to the Safe Driver Insurance Plan, to classify operators according to the provisions of the Plan.

c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.

3. Classification Changes

Compute premium adjustments on a pro rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

Exceptions

1. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.

2. A policy shall **not** be changed mid-term to effect a change in the Driving Record Sub-Classification.

3. A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

B. **Definitions**

1. Use Classifications

a. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or

4. CLASSIFICATIONS (cont'd)

business, other than going to or from the principal place of occupation, profession or business.

b. FARM USE means the auto is principally garaged on a farm or ranch, and

(1) It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and

(2) It is not customarily used in any occupation other than farming or ranching.

c. PLEASURE USE means:

(1) No BUSINESS USE.

(2) Personal use including driving to or from work or school:

(a) Less than 3 road miles one way; or

(b) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.

d. WORK LESS THAN 15 MILES means:

(1) No BUSINESS USE.

(2) Personal use including driving to or from work or school:

(a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5 week period; or

(b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.

e. WORK 15 OR MORE MILES means:

(1) No BUSINESS USE.

(2) Personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.

f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

2. Age, Sex and Marital Status Classifications

a. YOUTHFUL OPERATOR means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, or any other person who customarily operates the auto, who is one of the following:

(1) YOUTHFUL UNMARRIED MALE OPERATOR — unmarried male under 25 years of age who is not an owner or principal operator;

(2) YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR — unmarried male under 30 years of age who is an owner or principal operator;

(3) YOUTHFUL MARRIED MALE OPERATOR — married male under 25 years of age;

(4) YOUTHFUL UNMARRIED FEMALE OPERATOR — unmarried female under 25 years of age who is not an owner or principal operator;

(5) YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR — unmarried female under 30 years of age who is an owner or principal operator;

(6) YOUTHFUL MARRIED FEMALE OPERATOR — married female under 25 years of age.

b. NO YOUTHFUL OPERATOR means:

(1) A Youthful Operator classification is not applicable to the auto, and

(2) The applicant or any other operator resident in the same household as the applicant who customarily operates the auto, or any other person who customarily operates the auto, is one of the following:

(a) Operator Age 30–39

(b) Operator Age 40–49

(c) Operator Age 50–64

(d) Operator Age 65–74

(e) Operator Age 75–79

4. CLASSIFICATIONS (cont'd)

(f) Operator Age 80–84

(g) Operator Age 85 or Over

(h) All Other Operators Age 25–29: Operators who are ages 25–29 but who are not eligible for any Youthful Operator classification.

c. AGE means the age attained on the last birthday.

d. MARRIED means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.

e. RESIDENT means anyone residing in the same household.

Exception:

1. If a YOUTHFUL UNMARRIED FEMALE OPERATOR or a YOUTHFUL UNMARRIED MALE OPERATOR is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging and is not a principal operator, the auto is rated as if the student is MARRIED.

3. Single Car and Multi-Car Risks: Operator Assignment Rule

a. Classify Single Car risks and Multi-Car risks according to Rules **4.C.3.b.** or **4.C.3.c.** below, depending on whether a Youthful Operator classification applies to any auto being insured on the policy.

(1) Rule **4.C.3.b.** applies if a Youthful Operator classification applies to any auto on the policy.

(2) Rule **4.C.3.c.** applies if a Youthful Operator classification does NOT apply to any auto on the policy.

b. Operator assignment: Policies insuring one or more Youthful Operators.

(1) Single Car Risks

The youthful operator with the highest Primary Rating Factor shall apply.

(2) Multi-Car Risks

(a) Assign any youthful principal operators to the autos they principally operate. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest total base premium.

(b) Assign other youthful operators to remaining autos as follows:

(i) Determine the pleasure use primary rating factors of all youthful operators.

(ii) Assign the youthful operator with the highest primary rating factor to the auto with the highest total base premium.

(iii) Remaining youthful operators are assigned to remaining autos in the order youthful operator to the of the highest rated auto with the highest total base premium.

(iv) After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

(c) Any remaining autos are rated at the appropriate No Youthful Operator classification.

(d) If the number of autos exceeds the number of operators, the Excess Autos classification shall apply to the autos in excess of the number of operators.

c. Operator assignment: Policies insuring NO drivers eligible for a Youthful Operator classification.

(1) Single Car Risks – Assign the appropriate No Youthful Operator classification based on the driver who most frequently operates the auto. If two or more drivers operate the auto equally, assign the driver with the highest primary rating factor to the auto.

4. CLASSIFICATIONS (cont'd)

(2) Multi-Car Risks – Assign operators to autos in accordance with Paragraph **(a)** below, then determine the classification rating factor for each auto in accordance with Paragraphs **(b)** and **(c)** below.

(a) Assign each operator to the autos he/she customarily operates. For the purpose of this operator assignment rule, each operator must be assigned to at least one auto, and each auto must have an operator assigned to it.

(b) Determine the classification rating factor for each auto as follows:

(i) If only one operator has been assigned to an auto, use that operator to establish the classification rating factor for the auto, except as noted in **(ii)** below.

(ii) If an operator is assigned to two or more autos and is the only operator assigned to those autos, use that operator to classify the auto with the highest total base premium that the individual operates.

(iii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.

(iv) If more than one operator has been assigned to an auto, establish the classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest primary rating factor.

(v) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.

(c) If the number of autos exceeds the number of operators, refer to Rule **4.C.3.c.(3)** to classify autos in excess of the number of operators insured on the policy.

(3) Excess Autos **–** If the number of autos exceeds the number of operators, the Excess Auto classification shall apply to the autos in excess of the number of operators.

d. Multi-Car Discount

The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured in the same company for any of the following coverages: bodily injury and property damage liability, medical payments, no-fault, comprehensive or collision.

e. TOTAL BASE PREMIUM is the sum of the base premium for bodily injury and property damage liability, medical payments, no-fault, comprehensive and collision coverages that apply to the auto.

4. Driver Training

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

a. The course included a minimum of 4 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:

(1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

4. CLASSIFICATIONS (cont'd)

In this case, part of the required 4 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

(2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation-time in the car, and

A minimum of 12 clock hours in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 4 clock hours of classroom instruction.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and

c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or

d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency; or

e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.

f. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in **a.**, **b.**, and **c.**, or **d.** or **e.** above.

5. Good Student

The applicable Good Student Classification applies provided:

a. The owner or operator is —

(1) At least 16 years of age, and

(2) A full time high school, college or university student.

b. A copy of the student's transcript must be presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.

(1) Is in the upper 20% of his/her class scholastically, or

(2) Maintains a "B" average, or its equivalent.

If the letter grading system cannot be averaged, then no grade can be below "B".

(3) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.

(4) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.

6. Vehicles Equipped With Anti-Theft Devices

These discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:

a. A hood lock which can be released only from inside the vehicle, and

b. A device meeting the criteria of either Paragraph 1. or 2. below.

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

Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

4. CLASSIFICATIONS (cont'd)

1. Alarm ONLY (Cov. Code 1) and Active Disabling Devices (Cov. Code 2)

A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.

2. Passive Disabling Devices (Cov. Code 3)

A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

7. Safety Equipment Discounts

a. Passive Restraint Discount

The following discounts apply to Medical Payments and/or any No-Fault Coverage **only**. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either paragraph **(1)** or **(2)** below:

(1) 20% discount shall be afforded when the restraint is installed in the driver-side-only position.

(2) 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

b. Anti-Lock Braking System Discount

A 5% discount for Bodily Injury and Property Damage Liability coverages shall be afforded for those private passenger autos equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

Refer to company for required evidence of factory installation of an Anti-Lock Braking System prior to granting a discount.

8. Pick-ups and Vans

a. Liability and Physical Damage: Rate as private passenger. For non-symboled pickups, determine a symbol based on original cost new from the tables on page **1** of the Symbol and Identification Section.

b. When a pickup is used to transport a non-permanently attached camper body, or to transport a camper body or cover with no facilities for cooking and sleeping:

(1) Add the cost of the camper body or cover to the cost of the pickup and determine a symbol from the tables on page 1 of the Symbol and Identification Section.

(2) Rate according to Paragraph **a**.

c. When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, refer to the Motor Homes Section of the Miscellaneous Types Rule.

9. Motor Vehicle Accident Prevention Course and Defensive Driving Course Discounts

a. A 5% discount shall be applied to the premiums for Bodily Injury and Property

Damage Liability, Personal Injury Protection (or Medical Payments, if afforded), and Collision Coverages, provided:

(1) The auto is classified and rated as a private passenger auto; and

(2) The principal operator of the auto:

(a) Is age 55 or older and has a completion certificate dated within the last five years, certifying that he or she has successfully completed a Motor Vehicle Accident Prevention Course approved by the Kentucky Transportation Cabinet.

b. This discount shall apply:

(1) To new and renewal policies with inception dates within the five year period following the course completion date.

(2) Only to the auto principally operated by the insured with the course completion certificate.

4. CLASSIFICATIONS (cont'd)

(3) Only once to each such auto regardless of the number of operators with course completion certificates.

c. This discount shall NOT apply:

(1) To vehicles classified and rated under the Miscellaneous Types Rule unless otherwise specified.

(2) If the course was:

(a) Self-instructed, or

(b) Completed under a court order as a result of a motor vehicle conviction.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

The SDIP applies to all policies written.

A. Eligibility

An auto is eligible for rating under this Plan if it is:

1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.

2. Furnished to an individual by a corporation, partnership or unincorporated association owning less than 5 motor vehicles and not used for business purposes.

3. Owned by a family partnership or family corporation, provided the vehicle is:

a. Garaged on a farm or ranch; and

b. Not rated as part of a fleet; and

c. Not used in any occupation other than farming or ranching.

Exception: The SDIP does not apply to an auto that is used in the business or driver training.

B. Definitions

1. Driving Record Points

a. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

(1) One point is assigned for each auto accident that results in:

(a) Bodily injury or death; or

(b) Total damage to all property including his or her own in excess of $2,000.

(2) One point is assigned if, during the experience period there were two or more accidents each of which resulted in damage to property but have not been assigned a point under **(1)** above.

Exceptions

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and

2. No points are assigned for accidents occurring under the following circumstances:

a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or

b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or

c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or

d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or

e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or

f. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or

5. SAFE DRIVER INSURANCE PLAN (SDIP) (cont'd)

g. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency; or

h. Accidents resulting in payment only under Personal Injury Protection or Additional Personal Injury Protection and the applicant or other resident in the same household has not been convicted of a moving traffic violation in connection with the accident or has not been found in a civil suit to have caused the accident; or

i. If at the time of the accident the applicant, insured, or other resident operator was operating a motor vehicle owned by the Commonwealth of Kentucky, provided the accident occurred while the operator was acting in the scope and course of his or her employment by the Commonwealth of Kentucky.

Note

Kentucky Insurance Law provides that this surcharge exception shall NOT apply in the case of a driver who has a pattern of conduct exhibiting a disregard for the traffic laws of the Commonwealth of Kentucky.

c. Inexperienced Operator

(1) If the principal operator of the auto has no point assigned for an accident or conviction but has been licensed less than two years, one point is assigned. Sub-Classification 1B applies.

(2) Sub-Classification 1A applies only when the policy has a total of one point assigned based on any operator's accident or conviction record.

(a) If the principal operator of the auto has been licensed for less than two years but HAS a point assigned for an accident or conviction, assign a point only for the accident or conviction, not for the principal operator's inexperience. Sub-Classification 1A applies.

(b) If the principal operator does not qualify for the Inexperienced Operator point assignment in accordance with **(1)** above, but the policy has a total of one point assigned based on any operator's accident or conviction record, Sub-Classification 1A applies. **(3)** If the principal operator qualifies for Inexperienced Operator point assignment but the policy also insures other operators who have points assigned for accidents or convictions, Sub-Classifications 2, 3 or 4 apply.

d. Refund of Surcharged Premium

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

5. SAFE DRIVER INSURANCE PLAN (SDIP) (cont'd)

D. Multi-Car Risk

1. Two Car Risk

The Driving Record Sub-Classification, as determined above, shall apply to the auto assigned to the driver as shown under the Multi-Car Section in the Secondary Table. If the driver with the point(s) is not assigned to any vehicle the point will be assigned to the vehicle with the highest rating.

2. Three or More Car Risk

Any points developed under SDIP are assigned to the car assigned to the driver. The remaining autos are rated at Sub-Class 0. If the driver with the point(s) is not assigned to any vehicle the point will be assigned to the vehicle with the highest rating.

E. Administration of SDIP

1. New Business

a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.

b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

2. Renewal Business

Information necessary to assign proper renewal Driving Record Sub-Classification shall be determined from any one or combination of the following:

a. Company's own records; or

b. Motor Vehicle records; or

c. An application signed by the applicant and producer.

KENTUCKY CLASS PLAN PAGES

PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

NO YOUTHFUL OPERATOR

Operator Age		Pleasure Use	DRIVE TO OR FROM WORK Less than 15 Miles	DRIVE TO OR FROM WORK 15 or More Miles	Business Use	Farm Use
Operator Age 30 – 39	**Factor**	**1.01**	**1.05**	**1.15**	**1.20**	**.90**
	Code	8161 ——	8162 ——	8163 ——	8168 ——	8169 ——
Operator Age 40 – 49	**Factor**	**.91**	**.95**	**1.05**	**1.10**	**.80**
	Code	8151 ——	8152 ——	8153 ——	8158 ——	8159 ——
Operator Age 50 – 64	**Factor**	**.81**	**.85**	**.95**	**1.00**	**.70**
	Code	8851 ——	8852 ——	8853 ——	8858 ——	8859 ——
Operator Age 65 – 74	**Factor**	**.86**	**.90**	**1.00**	**1.05**	**.75**
	Code	8801 ——	8802 ——	8803 ——	8808 ——	8809 ——
Operator Age 75 – 79	**Factor**	**1.01**	**1.05**	**1.15**	**1.20**	**.90**
	Code	8121 ——	8122 ——	8123 ——	8128 ——	8129 ——
Operator Age 80 – 84	**Factor**	**1.01**	**1.05**	**1.15**	**1.20**	**.90**
	Code	8141 ——	8142 ——	8143 ——	8148 ——	8149 ——
Operator Age 85 or Over	**Factor**	**1.01**	**1.05**	**1.15**	**1.20**	**.90**
	Code	8201 ——	8202 ——	8203 ——	8208 ——	8259 ——

ALL OTHER OPERATORS AGE 25 – 29: In accordance with Rule **4.C.2.**, this classification applies to operators age 25 – 29 who are NOT eligible for any Youthful Operator classification.

All Other Operators Age 25 – 29	**Factor**	**1.01**	**1.05**	**1.15**	**1.20**	**.90**
	Code	8301 ——	8302 ——	8303 ——	8308 ——	8459 ——

EXCESS AUTOS: Refer to Rule **4.C.3.** for the rules of application for these classifications. (Applicable to NO YOUTHFUL OPERATOR and to YOUTHFUL OPERATOR risks)

Excess Autos 1	**Factor**	**1.00**
	Code	8990 ——
Excess Autos 2 (All Operators Age 25-74)	**Factor**	**.85**
	Code	8980 ——

KENTUCKY CLASS PLAN PAGES

PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES
YOUTHFUL OPERATOR

AGE			UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVE TRAINING	17 or Less	Factor	2.53	2.65	3.33	3.45
		Code	8400 ——	8403 ——	8600 ——	8603 ——
	18	Factor	2.53	2.65	3.33	3.45
		Code	8401 ——	8405 ——	8601 ——	8605 ——
	19	Factor	2.53	2.65	3.33	3.45
		Code	8451 ——	8455 ——	8651 ——	8655 ——
	20	Factor	2.53	2.65	3.33	3.45
		Code	8450 ——	8453 ——	8650 ——	8653 ——
WITH DRIVER TRAINING	17 or Less	Factor	2.28	2.40	3.03	3.15
		Code	8460 ——	8463 ——	8660 ——	8663 ——
	18	Factor	2.28	2.40	3.03	3.15
		Code	8470 ——	8473 ——	8670 ——	8673 ——
	19	Factor	2.28	2.40	3.03	3.15
		Code	8480 ——	8483 ——	8680 ——	8683 ——
	20	Factor	2.28	2.40	3.03	3.15
		Code	8490 ——	8493 ——	8690 ——	8693 ——
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor	1.38	1.50	1.78	1.90
		Code	8754 ——	8755 ——	8704 ——	8705 ——
	25 thru 29	Factor	CLASSIFY AS ALL OTHER OPERATORS AGE 25 – 29		1.13	1.25
		Code			8708 ——	8709 ——

AGE			UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVE TRAINING	17 or Less	Factor	2.28	2.40	3.03	3.15
		Code	8406 ——	8408 ——	8606 ——	8608 ——
	18	Factor	2.28	2.40	3.03	3.15
		Code	8402 ——	8404 ——	8602 ——	8604 ——
	19	Factor	2.28	2.40	3.03	3.15
		Code	8452 ——	8454 ——	8652 ——	8654 ——
	20	Factor	2.28	2.40	3.03	3.15
		Code	8456 ——	8458 ——	8656 ——	8658 ——
WITH DRIVER TRAINING	17 or Less	Factor	2.03	2.15	2.68	2.80
		Code	8466 ——	8468 ——	8666 ——	8668 ——
	18	Factor	2.03	2.15	2.68	2.80
		Code	8476 ——	8478 ——	8676 ——	8678 ——
	19	Factor	2.03	2.15	2.68	2.80
		Code	8486 ——	8488 ——	8686 ——	8688 ——
	20	Factor	2.03	2.15	2.68	2.80
		Code	8496 ——	8498 ——	8696 ——	8698 ——
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor	1.18	1.30	1.53	1.65
		Code	8756 ——	8757 ——	8706 ——	8707 ——

KENTUCKY CLASS PLAN PAGES

PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

YOUTHFUL OPERATOR

AGE			MARRIED MALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVE TRAINING	17 or Less	Factor	1.58	1.70	1.43	1.55
		Code	8924 — —	8925 — —	8926 — —	8927 — —
	18	Factor	1.58	1.70	1.43	1.55
		Code	8934 — —	8935 — —	8936 — —	8937 — —
	19	Factor	1.58	1.70	1.43	1.55
		Code	8944 — —	8945 — —	8946 — —	8947 — —
	20	Factor	1.58	1.70	1.43	1.55
		Code	8954 — —	8955 — —	8956 — —	8957 — —
WITH DRIVER TRAINING	17 or Less	Factor	1.43	1.55	1.28	1.40
		Code	8964 — —	8965 — —	8966 — —	8967 — —
	18	Factor	1.43	1.55	1.28	1.40
		Code	8974 — —	8975 — —	8976 — —	8977 — —
	19	Factor	1.43	1.55	1.28	1.40
		Code	8984 — —	8985 — —	8986 — —	8987 — —
	20	Factor	1.43	1.55	1.28	1.40
		Code	8994 — —	8995 — —	8996 — —	8997 — —
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor	1.28	1.40	1.08	1.20
		Code	8554 — —	8555 — —	8556 — —	8557 — —
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25 – 29			

KENTUCKY CLASS PLAN PAGES

PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

YOUTHFUL OPERATOR

AGE			UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVE TRAINING	17 or Less	Factor	2.13	2.25	2.63	2.75
		Code	8024 ——	8025 ——	8124 ——	8125 ——
	18	Factor	2.13	2.25	2.63	2.75
		Code	8034 ——	8035 ——	8134 ——	8135 ——
	19	Factor	2.13	2.25	2.63	2.75
		Code	8044 ——	8045 ——	8144 ——	8145 ——
	20	Factor	2.13	2.25	2.63	2.75
		Code	8054 ——	8055 ——	8154 ——	8155 ——
WITH DRIVER TRAINING	17 or Less	Factor	1.93	2.05	2.38	2.50
		Code	8064 ——	8065 ——	8164 ——	8165 ——
	18	Factor	1.93	2.05	2.38	2.50
		Code	8074 ——	8075 ——	8174 ——	8175 ——
	19	Factor	1.93	2.05	2.38	2.50
		Code	8084 ——	8085 ——	8184 ——	8185 ——
	20	Factor	1.93	2.05	2.38	2.50
		Code	8094 ——	8095 ——	8194 ——	8195 ——
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor	1.33	1.45	1.63	1.75
		Code	8254 ——	8255 ——	8354 ——	8355 ——
	25 thru 29	Factor	CLASSIFY AS ALL OTHER OPERATORS AGE 25 – 29		1.13	1.25
		Code			8358 ——	8359 ——

AGE			UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVE TRAINING	17 or Less	Factor	1.93	2.05	2.38	2.50
		Code	8026 ——	8027 ——	8126 ——	8127 ——
	18	Factor	1.93	2.05	2.38	2.50
		Code	8036 ——	8037 ——	8136 ——	8137 ——
	19	Factor	1.93	2.05	2.38	2.50
		Code	8046 ——	8047 ——	8146 ——	8147 ——
	20	Factor	1.93	2.05	2.38	2.50
		Code	8056 ——	8057 ——	8156 ——	8157 ——
WITH DRIVER TRAINING	17 or Less	Factor	1.73	1.85	2.13	2.25
		Code	8066 ——	8067 ——	8166 ——	8167 ——
	18	Factor	1.73	1.85	2.13	2.25
		Code	8076 ——	8077 ——	8176 ——	8177 ——
	19	Factor	1.73	1.85	2.13	2.25
		Code	8086 ——	8087 ——	8186 ——	8187 ——
	20	Factor	1.73	1.85	2.13	2.25
		Code	8096 ——	8097 ——	8196 ——	8197 ——
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor	1.13	1.25	1.38	1.50
		Code	8256 ——	8257 ——	8356 ——	8357 ——

KENTUCKY CLASS PLAN PAGES

PRIMARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

YOUTHFUL OPERATOR

AGE			MARRIED FEMALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVE TRAINING	17 or Less	Factor	1.33	1.45	1.18	1.30
		Code	8804 ——	8805 ——	8806 ——	8807 ——
	18	Factor	1.33	1.45	1.18	1.30
		Code	8854 ——	8855 ——	8856 ——	8857 ——
	19	Factor	1.33	1.45	1.18	1.30
		Code	8864 ——	8865 ——	8866 ——	8867 ——
	20	Factor	1.33	1.45	1.18	1.30
		Code	8874 ——	8875 ——	8876 ——	8877 ——
WITH DRIVER TRAINING	17 or Less	Factor	1.18	1.30	1.08	1.20
		Code	8884 ——	8885 ——	8886 ——	8887 ——
	18	Factor	1.18	1.30	1.08	1.20
		Code	8894 ——	8895 ——	8896 ——	8897 ——
	19	Factor	1.18	1.30	1.08	1.20
		Code	8904 ——	8905 ——	8906 ——	8907 ——
	20	Factor	1.18	1.30	1.08	1.20
		Code	8914 ——	8915 ——	8916 ——	8917 ——
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor	1.18	1.30	1.03	1.15
		Code	8664 ——	8665 ——	8006 ——	8007 ——
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25 – 29			

KENTUCKY CLASS PLAN PAGES

SECONDARY RATING FACTOR TABLE

SECONDARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES

The Rating Factors applicable to Single or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the factor from the table below to the Primary Rating Factor.

		Sub-Class					
		0	**1A**	**1B**	**2**	**3**	**4**
Single Car	**Factor**	**+0.00**	**+0.40**	**+0.40**	**+0.90**	**+1.50**	**+2.20**
	Code*	10	11	15	12	13	14
Multi-Car	**Factor**	**-0.213**	**-0.016**	**-0.016**	**+0.230**	**+0.525**	**+0.869**
	Code*	20	21	25	22	23	24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.

6. MODEL YEAR FOR COMPREHENSIVE & COLLISION COVERAGES

A. Model Year Rating

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos — the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year.

B. Coding applicable in rating:

1. Code the last two digits of the model year, for example, code 1980 vehicles as 80, 1981 as 81, etc.

7. POLICY PERIOD

All policies are written on a six month 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.

8. PAYMENT PLANS

The Company will offer optional payment plans as follows:

1. One payment option - no billing service fee shall apply.
2. Two payment option - 60% is due at inception; 40% is due in 90 days if paid by Direct Bill, EFT or Recurring Credit Card billing.
3. Three payment option - 40% is due at inception. Remaining installments of 30% each are due in 60 and 120 days respectively if paid by Direct Bill, EFT or Recurring Credit Card billing.
4. Five payment option – 20% is due at inception. Remaining installments of 20% each are due in 30, 60, 90 and 120 days respectively if paid by Direct Bill, EFT or Recurring Credit Card billing.
5. Six payment option – 16.667% is due at inception. Remaining installments of 16.667% each are due in the subsequent months. Applies to EFT or Recurring Credit Card billing.

A $7.00 installment billing fee will be added to each installment billing, unless EFT from insured's bank account or Credit Card is selected, then a $3.00 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 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.

9. 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.

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.

10. CHANGES

A. All changes requiring premium adjustments shall be computed pro rata.

B. If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

C. Adjustments of $5 or less:

1. If an outstanding policy is amended and results in a premium adjustment of $5 or less, the amount:

a. May be waived, or

b. May be made subject to a minimum of $5.

except that the actual return premium shall be returned at the request of the insured.

2. Companies need not refund a return premium of less than $5 if the insured requests the following:

a. Cancellation of coverage,

b. Reduction of limits of liability,

c. Increase in deductible,

except that actual return premium shall be returned at the request of the insured.

3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges. If $5 or less, it may be charged or waived.

11. CANCELLATION

A. If a policy, vehicle or form of coverage is cancelled,

1. By the company, compute return premium pro rata.

B. Instructions for Use of PRO RATA TABLES

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 1976 is designated as 1976.181.

2. In like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.

3. The difference between cancellation date and effective date multiplied by two represents the percentage of the six month term premium which is to be retained by the carrier.

Example

Cancellation date May 19, 1976 .... 1976.381
Effective date March 2, 1976 .... 1976.167
.214

Multiply .214 by 2. (.214 x 2 = .428). Earned premium will be .428 times the six month term premium.

Note: As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.

11. CANCELLATION (cont'd)

PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

PRO RATA TABLE

July Day of Month	July Day of Year	July Ratio	August Day of Month	August Day of Year	August Ratio	September Day of Month	September Day of Year	September Ratio	October Day of Month	October Day of Year	October Ratio	November Day of Month	November Day of Year	November Ratio	December Day of Month	December Day of Year	December Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES

A. 2011 And Later Model Years – Symbol 98 Vehicles

Develop the Base Rates for Symbol 98 vehicles as follows:

1. Comprehensive

a. Increase the factor for Symbol 70 by +.74 for each $10,000 or fraction of $10,000 above $150,000 of Original Cost; and

b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

2. Collision

a. Increase the factor for Symbol 70 by +.35 for each $10,000 or fraction of $10,000 above $150,000 of Original Cost; and

b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

B. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the Base Rates for Symbol 27 vehicles as follows:

Apply the following factors to the Symbol 2 Base Rate on the rate pages for the applicable Model Year:

1. Comprehensive

a. Increase the factor for Symbol 26 by +.74 for each $10,000 or fraction of $10,000 above $80,000 of Original Cost; and

b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

2. Collision

a. Increase the factor for Symbol 26 by +.35 for each $10,000 or fraction of $10,000 above $80,000 of Original Cost; and

b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

C. Original Cost Means

1. Manufacturer's Suggested Retail Price for Autos built in U.S.

2. Manufacturer's Suggested Retail Price in U.S. for specially built Autos.

3. Manufacturer's Suggested Retail Price in U.S. for imported Autos.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

This form of auto insurance shall be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Kentucky.

This form of insurance must apply to all vehicles on the policy.

Exception

1. The named insured has the right to reject such coverage in writing.

2. Subsequent renewal policies issued by the same insurer need not provide the rejected coverage unless the named insured requests such coverage in writing.

3. Increased Limits may be afforded but not in excess of the Liability limits of the policy. If Uninsured Motorists Coverage is purchased by the named insured, and at limits less than the maximum limits available, the named insured shall be notified upon the initial renewal of the policy of the availability of higher limits.

Rates

Rates for basic limits coverage are shown in Appendix A of this manual. For increased limits use the following factors:

Limit	Factor
$ 25/50	1.00
50/100	1.42
100/300	1.87
250/500	3.25

Uninsured Motorists Coverage rates are provided on a per-policy basis. The same rate applies regardless of the number of vehicles insured on the policy.

The provisions of Rule **4**. Classifications, Rule **5**. Safe Driver Insurance Plan, and Rule **25**. Risk Level do not apply to the rates for this coverage

B. Underinsured Motorists Coverage

1. Underinsured Motorists Coverage shall be made available upon the request of the named insured under the following conditions:

a. The Underinsured Motorists limits provided may not be in excess of the Liability limits of the policy.

14. MISCELLANEOUS COVERAGES (cont'd)

b. If Uninsured Motorists Coverage is also provided, both coverages shall be provided at the same limits.

c. Underinsured Motorists Coverage must apply to all vehicles insured under the policy.

d. The Underinsured Motorists Coverage endorsement must be attached.

2. If Underinsured Motorists Coverage is purchased by the named insured, and at limits less than the maximum limits available, the named insured shall be notified upon the initial renewal of the policy of the availability of higher limits.

3. Rates

Rates for basic limits coverage are shown in Appendix A of this manual. For increased limits us the following factors:

Limit	Factor
$ 25/50	1.00
50/100	1.42
100/300	1.87
250/500	3.25

Underinsured Motorists Coverage rates are provided on a per-policy basis. The same rate applies regardless of the number of vehicles insured on the policy.

The provisions of Rule **4**. Classifications, Rule **5**. Safe Driver Insurance Plan, and Rule **25**. Risk Level do not apply to the rates for this coverage

C. Deductible Insurance

1. Deductible Bodily Injury and Property Damage Liability insurance is not available for automobiles classified and rated according to the rules of this manual.

2. Comprehensive Deductibles For Which No Premium Is Shown

Charge the following percentage of the $500 Deductible Comprehensive Premium:

Full Coverage	=	157%
$ 50 Deductible	=	153%
$ 100 Deductible	=	150%
$ 200 Deductible	=	142%
$ 250 Deductible	=	138%
$1,000 Deductible	=	80%
$1,500 Deductible	=	68%
$2,000 Deductible	=	59%
$2,500 Deductible	=	52%

3. Collision Deductibles for Which No Premium Is Shown

Charge the following percentage of the $500 Deductible Collision Premium:

$ 100 Deductible	=	151%
$ 200 Deductible	=	142%
$ 250 Deductible	=	138%
$1,000 Deductible	=	81%
$1,500 Deductible	=	68%
$2,000 Deductible	=	59%
$2,500 Deductible	=	51%

4. Personal Injury Protection Deductibles

The option to purchase the following Personal Injury Protection deductibles, applying to basic reparation insureds on a per accident basis, shall be made available upon request for policies insuring individually owned automobiles as follows:

Deductible Amount	Percent of Personal Injury Protection Base Premium
$ 250	95%
500	90%
1,000	80%

A Personal Injury Protection deductible is not afforded on a policy that provides only guest Personal Injury Protection.

5. Full Glass Coverage

Full Glass Coverage is afforded under any policy providing Comprehensive Coverage without charge and is not subject to any deductible. Coverage is provided for the repair or replacement of damaged safety equipment. Safety equipment means:

a. Glass used in windshields, windows and doors; and

b. Glass, plastic or other material used in lights.

D. Transportation Expenses Coverage

1. Coverage

Coverage at the following limits is available with respect to any vehicle eligible for coverage under this manual:

Coverage		Semi- Annual Rate Per Auto
$20/$600	Basic Limits	$10.94
$30/$900	Increased Limits	$21.88
$40/$1,200	Increased Limits	$31.25
$50/$1,500	Increased Limits	$40.63

The provisions of Rule **4**. Classifications, Rule **5**. Safe Driver Insurance Plan, and Rule **25**. Risk Level do not apply to the rates for this coverage.

14. MISCELLANEOUS COVERAGES (cont'd)

2. Endorsement

Attach the Transportation Expenses Coverage endorsement to the policy.

E. Towing and Labor Costs

1. Coverage

Coverage at the following limits is available with respect to any vehicle eligible for full coverage (comp & collision) under this manual, except trailers, for towing and labor expenses incurred due to disablement:

Limit Per Disablement	Semi-Annual Rate per Vehicle
$25	$3.13
$50	$6.25
$75	$9.38
$100	$12.50

With respect to motor homes, the following additional limits are available:

Limit Per Disablement	Semi-Annual Rate Per Motor Home
$150	$28.13
$200	$37.50
$250	$46.88

The provisions of Rule **4**. Classifications, Rule **5**. Safe Driver Insurance Plan, and Rule **25**. Risk Level do not apply to the rates for this coverage.

2. Attach the Towing and Labor Costs Coverage endorsement.

F. Excess Electronic Equipment Coverage

1. Coverage

Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the vehicle at the time of loss, is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

a. Radios and Stereos;
b. Tape decks;
c. Compact Disk Systems;
d. Navigation Systems;
e. Internet Access Systems;
f. Personal Computers;
g. Video Entertainment Systems;
h. Telephones;
i. Televisions;
j. Two-way Mobile Radios;
k. Scanners; or
l. Citizens Band Radios.

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sublimit of $1,000. This sublimit may be increased to any one of the limits shown below.

2. Rating

The provisions of Rule **4**. Classifications, Rule **5**. Safe Driver Insurance and Rule **25** Risk Level do not apply to the rates for this coverage.

Maximum Limit Of Liability For Excess Electronic Equipment	**Premium Per Auto**
$ 1,500	30
2,000	60
2,500	90
3,000	120
3,500	150
4,000	180
4,500	210
5,000	240

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy.

G. Tapes, Records, Disks And Other Media Coverage

1. Additional coverage for $200 worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.

2. Tapes, Records, Disks and Other Media Only

When coverage is not provided for increased limits for excess electronic equipment, coverage for $200 worth of tapes, records, disks and other media is available for an additional charge. Refer to rate page for the premium per auto.

14. MISCELLANEOUS COVERAGES (cont'd)

The provisions of Rule **4**. Classifications, Rule **5**. Safe Driver Insurance and Rule **25**. Risk Level do not apply to the rates for this coverage.

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy. Premium $16 per policy.

I. Auto Loan/Lease Coverage

1. Eligibility

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and

b. If Purchased, cannot be more than 3 model years old. If leased, must be a new auto that has not been previously titled and leased for a period of 12 months of longer;

c. A lienholder or leasing company must be shown for the auto with **PP 03 05** or **PP 03 19** attached;

d. The insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle.

2. Rates

Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage.

The provisions of Rule **4**. Classifications, Rule **5**. Safe Driver Insurance Plan, and Rule **25**. Risk Level do not apply to the rates for this coverage.

3. Endorsement

Attach the auto loan/lease coverage endorsement to the policy **PP 03 35**

J. Trip Interruption Coverage

1. Description

This coverage is available only for vehicles to which Collision and Other Than Collision coverages are afforded.

Trip Interruption Coverage provides:

a. Transportation expenses incurred in the event of a mechanical or electrical breakdown of a specified auto.

b. Expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown of a specified auto.

2. Rating

Rate is $24 per policy.

All premiums apply for the period of coverage.

The provisions of Rule **4**. Classifications, Rule **5**. Safe Driver Insurance Plan, and Rule **25**. Risk Level do not apply to the rates for this coverage.

3. Endorsement

Attach the trip interruption coverage endorsement to the policy.

K. Added Personal Injury Protection

Every insurer providing Personal Injury Protection (PIP) shall also provide Added Personal Injury Protection at the request of the named insured, as follows:

Option	Maximum Limit of Liability For the Total of All Added PIP Benefits*	Maximum Weekly Limit for Added Work Loss, Replacement Services Loss, Survivor's Economic Loss and Survivor's Replacement Services Loss**	Additional Premium Per Policy
1	$10,000	$ 50	$ 61.60
2	20,000	100	79.20
3	30,000	200	132.00
4	40,000	300	167.20

14. MISCELLANEOUS COVERAGES (cont'd)

Rates for Added PIP Coverage are provided on a per-policy basis. The same rate applies regardless of the number of vehicles insured on the policy.

Note

* The maximum limit of liability for the total of all Added PIP benefits in each option applies in addition to the $10,000 maximum limit of liability for the total of all PIP benefits.

** Under PIP Coverage, the maximum limit of liability for the total of Work Loss, Replacement Services Loss, Survivor's

Economic Loss and Survivor's Replacement Services Loss is $200 per week.

Added PIP is not afforded on a policy that provides Guest PIP only.

Except where maximum limits available under this coverage are purchased, insureds shall be notified upon the initial renewal of the policy of the availability of higher Added Personal Injury Protection limits.

The company may, at its option, offer the following benefits:

1. An individual who regularly uses the insured motor vehicle may be afforded Personal Injury Protection by naming the individual as the named insured. The premium for this coverage shall be determined by increasing the otherwise applicable Personal Injury Protection Premium by $1 for each named individual.

2. Added Personal Injury Protection may also be afforded to the named individual as the named insured at the per car premium shown above for each named individual.

Attach the Added Personal Injury Protection Coverage endorsement. Primary or secondary class factors should not be applied when developing the premium for Added PIP coverage.

L. Accidental Death Benefit

1. Accidental death benefit coverage, in the principal sum of $5,000, may be added to any policy affording automobile liability insurance coverage.

2. The annual rate for this coverage is $10.00.

The provisions of Rule **4**. Classifications, Rule **5**. Safe Driver Insurance Plan, and Rule **25**. Risk Level do not apply to the rates for this coverage.

M. Buy Back Personal Injury Protection

Every insurer providing Personal Injury Protection shall make Personal Injury Protection and Added Personal Injury Protection on a buy back basis available upon request to basic reparation insureds who have rejected the limitation on their tort rights in accordance with the Kentucky No-Fault Law.

N. Medical Payments Coverage

Medical Payments Coverage may be afforded only under a policy where ALL basic reparation insureds reject the tort limitation in the Kentucky No-Fault Law and NONE have purchased PIP under buy back provision

Rate

For the limit of $1,000 of Medical Coverage the premium is $6.

17. EXTENDED NON-OWNED COVERAGE

A. Eligibility

The Extended Non-Owned Coverage endorsement may be used for an individual who owns an auto but also drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual.

B. Coverage

The Personal Auto Policy (PAP) may be extended to cover the following liability exposures:

1. Vehicles Furnished Or Available For Regular Use Except As Public Or Livery Conveyances

Under the liability coverage section of the PAP, coverage is not provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

2. If liability coverage is extended under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement, Medical Payments Coverage may also be similarly extended.

C. Rating – Liability And Medical Payments Coverage

Charge the following percentage of the applicable premiums that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule 3.

17. EXTENDED NON-OWNED COVERAGE (cont'd)

Premium Determination. If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect percentage of the applicable premium.

1. Vehicles Furnished Or Available For Regular Use Except Vehicles Furnished For Use As Public Or Livery Conveyances

Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual	12%
Named Individual and Resident Relatives (including Named Individual's Spouse)	13%

No Primary Liability/Medical Payments Insurance In Effect	
Person(s) Named	Percentage Charge
Named Individual	90%
Named Individual and Resident Relatives (including Named Individual's Spouse)	100%

D. Endorsements

Attach the: Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement

18. INCREASED LIMITS

A. Liability Increased Limits Table

The following tables contain the factors to be applied to the basic $25,000/$50,000 Bodily Injury Liability rate, and the $25,000 Property Damage Liability rate.

1. $25,000/50,000 Bodily Injury Liability Increased Limits Table

a. For Vehicles Subject to the Kentucky No-Fault Law

Limit	Factor
$ 25/ 50	1.00
50/100	1.42
100/300	1.87
250/500	3.25

b. For Vehicles NOT Subject to the Kentucky No-Fault Law

Limit	Factor
$ 25/ 50	1.00
50/100	1.37
100/300	1.68
250/500	3.05

Note: These factors shall be applied to base rates determined in accordance with the Premium Determination rule for vehicles not subject to the Kentucky No-Fault Law.

2. $25,000 Property Damage Liability Increased Limits Table

Limit	Factor
$ 25,000	1.00
50,000	1.06
100,000	1.10
150,000	1.39
200,000	1.40
250,000	1.41

B. Medical Payments Increased Limits

The following table contains the factors to be applied to the basic $1,000 Medical Payments Coverage rate:

Limit	Factor
$ 1,000	1.00
2,000	1.76
5,000	3.32

19. MISCELLANEOUS TYPES

- Premiums for Uninsured Motorists Coverage and Underinsured Motorists Coverage apply on a per-policy basis. To determine the premium for these coverages, refer to Rule **12.A.** and **12.B.**
- To determine PIP and Added PIP Premiums:

  For vehicles, other than trailers, rated according to this rule which are subject to the Kentucky No-Fault Law, rates for PIP shall be determined as follows:

  PIP Apply the factor applicable to the liability coverages to the private passenger base premium for Personal Injury Protection.

  ADDED PIP Premiums apply on a per-policy basis. Refer to Rule **12.H.**

19. MISCELLANEOUS TYPES (cont'd)

A. Motor Homes

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis, or a pickup with a permanently attached camper body. The living area or camper body must consist of facilities for cooking and sleeping.

Attach the miscellaneous type vehicle and the miscellaneous type vehicle amendment (motor homes) endorsements to the policy.

LIABILITY AND MEDICAL PAYMENTS COVERAGES

1. Motor Homes Used in Driving to or from Work or Used in Business

Classify and rate as private passenger autos.

2. Pleasure Use Motor Homes

Charge 50% of the otherwise applicable No Youthful Operator base class rate (Operator Age 30-39/Pleasure Use) for private passenger autos. (The Safe Driver Insurance Plan does **not** apply.) (Class Code 943700)

PHYSICAL DAMAGE

3. Determine the value, including the value of any custom built additions.

a. Assign a symbol based on the stated amount using the tables on pages **1** and **2** of the Symbol and Identification Section corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home.

b. To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with Rule **12.**, depending on the model year of the motor home.

Exception

For 1989 and Prior Model Year motor homes with stated value of $65,001 and over, increase the Symbol 20 base rate (as calculated in Rule **12.**) as follows:

(i) Comprehensive

1.7% for each $1,000 or part of $1,000 in excess of $65,000.

(ii) Collision

1.4% for each $1,000 or part of $1,000 in excess of $65,000.

c. Motor Homes Used in Driving to or from Work or Used in Business

Classify and rate as private passenger autos, using the base rates calculated in **a.** and **b.**

d. Pleasure Use Motor Homes

Charge 35% of the base rates calculated in **a.** and **b.** (The Safe Driver Insurance Plan does not apply.) (Class Code 943700)

e. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

B. Trailers and Camper Bodies designed for Use with Private Passenger Autos and Pickups

LIABILITY

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

Exceptions

Coverage is not provided for a trailer:

(1) Used for business purposes with other than a private passenger auto or owned pickup or van, or

(2) When no auto is owned by the insured.

PERSONAL INJURY PROTECTION

A Personal Auto Policy affording Liability Coverage provides Personal Injury Protection and Added Personal Injury Protection Coverage without additional premium charge and without specific description of the trailer.

Exceptions

Coverage is not provided for a trailer

(1) Used for business purposes with other than a private passenger auto or owned pickup or van,

(2) When no auto is owned by the insured, or

(3) Located for use as a residence or premises.

LIABILITY AND PERSONAL INJURY PROTECTION

Liability and Personal Injury Protection Coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

19. MISCELLANEOUS TYPES (cont'd)

PHYSICAL DAMAGE

Trailers are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the coverage for damage to your auto (maximum limit of liability) endorsement.

Note

Coverage is not provided on an "agreed value" basis.

1. Recreational Trailers (Class Code 944200) - Non-self propelled recreational units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities). To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

   Comprehensive and Collision — Use Motor Home rates.

2. All Other Trailers (Class Code 941000)

Coverage	Deductible	Rate per $100
Comprehensive	$ 100	$0.45
Collision	250	0.50

For other deductible options, refer to Rule **14** and apply the deductible factor desired to the rate shown above and round to the nearest penny. Multiply the rate per $100 by the value. (The SDIP does **NOT** apply)

C. Golf Carts (Class Code 943500)

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

All premiums apply for the period of coverage.

Attach the miscellaneous type vehicle endorsement.

1. Liability – Charge 25% of private passenger rates.
2. Medical Payment – Not Available
3. Uninsured Motorists – Charge private passenger rate.
4. Underinsured Motorists – Charge private passenger rate.

Coverage	Deductible	Rate per $100
Comprehensive	$ 100	$0.45
Collision	250	0.50

For other deductible options, refer to Rule **14** and apply the deductible factor desired to the rate shown above and round to the nearest penny. Multiply the rate per $100 by the value. (The SDIP does **NOT** apply)

D. Antique Autos (Class Code 962000)

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

LIABILITY

Charge 40% of private passenger base rate.

MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS AND NO-FAULT

Charge private passenger base rate.

Note

No-Fault coverages are to be afforded only where required

PHYSICAL DAMAGE

For both coverages, the following rates apply.

Coverage	Deductible	Rate per $100
Comprehensive	$ 100	$0.45
Collision	250	0.50

For other deductible options, refer to Rule **14** and apply the deductible factor desired to the rate shown above and round to the nearest penny. Multiply the rate per $100 by the value. (The SDIP does **NOT** apply)

Attach the coverage for damage to your auto (maximum limit of liability) endorsement.

Note
Coverage is not provided on an “agreed value” basis

E. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS, NO-FAULT

Classify and rate as a private passenger auto.

19. MISCELLANEOUS TYPES (cont'd)

PHYSICAL DAMAGE

Attach the coverage for damage to your auto (Maximum limit of liability) endorsement.

Note Coverage is **not** provided on an "agreed value" basis.

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the table for 1990 and subsequent model years on Page **1** of the Symbol and Identification Section.
3. Classify and rate as a private passenger auto using the base rate for the current model year.

20. RATING TERRITORIES

A. The Rate Pages display rates by territory.

B. The Territory Pages contain the definition and code for each rating territory.

1. The territory includes a specific area for rating purposes. Therefore, the following provisions apply:
   - **a.** Any city, town, borough or village not mentioned within a defined territory, but falling within its boundaries, shall take the rate for that territory.
   - **b.** If a city, town, borough or village extends into more than one territory, the rates for the higher rated territory apply to the entire city, town, borough or village.
   - **c.** If a street or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision such as a state, county, city, town, etc., the rates applicable to the lower rated of the two territories shall apply to autos principally garaged on either side of the street.
2. The Territory pages also contain a List of Important Cities and Towns indicating the territories to which they are assigned. Refer to a map to determine the rating territory for a town not listed.

21. 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 for Personal Auto policies is determined by the ZIP Code of the primary garaging address on the policy and the type of accompanying Property policy issued. The discount factors for Personal Auto policies are located in Appendix B of this manual.
2. An additional five percent discount may be applied to the Personal Automobile policy if the named insured has an in force Kentucky Home Life Insurance Company policy.
3. The discount will be taken using the policy premium as determined by the company after application of all rating standards and factors.
4. "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.
5. 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.

22. EXCESS AUTO DISCOUNT

When a vehicle is rated as an excess vehicle (primary classification code 8990) an additional 15% discount will be given on the following liability coverages:

A. Bodily Injury;

B. Property Damage;

C. Basic Personal Injury Protection

This discount will apply after all other rating factors have been applied but prior to the application of the multi-policy discount and risk level factor.

23. CLAIM FREE DISCOUNT

Premiums are discounted based upon the number of years the insured has been claim free. (Refer to Rule **5. B. b.** for definition of a Claim.) The following discounts will be applied at the following anniversary dates:

- On the 36 month anniversary, a 5% discount will be applied.
- On the 72 month anniversary, a 10% discount will be applied.
- On the 132 month anniversary, a 15% discount will be applied.

The discount shall apply to the appropriate Base Premium and does not apply to any optional premium endorsements, nor to any per policy coverage endorsements.

The maximum discount per policy is 15%.

24. PAID IN FULL DISCOUNT

If the policyholder selects a single payment plan (entire premium paid on first bill) a 5% “paid in full” discount will apply. This discount will apply to the Base Premium and does not apply to any optional premium endorsements, nor to any per policy coverage endorsements.

25. RISK LEVEL

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

The following table **A.** is the risk level rating for New Business policies issued with an original effective date of 9/14/2021 and later:

Risk Level	LexisNexis Score	Rating Factor
46(i)	931 and Above	.575
45(i)	921 to 930	.581
44(i)	911 to 920	.587
43(i)	901 to 910	.594
42(i)	891 to 900	.600
41(i)	881 to 890	.608
40(i)	871 to 880	.615
39(i)	861 to 870	.622
38(i)	851 to 860	.629
37(i)	841 to 850	.637
36(i)	831 to 840	.643
35(i)	821 to 830	.651
34(i)	811 to 820	.657
33(i)	801 to 810	.667
32(i)	791 to 800	.676
31(i)	781 to 790	.686
30(i)	771 to 780	.695
29(i)	761 to 770	.706
28(i)	751 to 760	.715
27(i)	741 to 750	.725
26(i)	731 to 740	.774
25(i)	721 to 730	.822
24(i)	711 to 720	.841
23(i)	701 to 710	.869
22(i)	691 to 700	.906
21(i)	681 to 690	.925
20(i)	671 to 680	.953
19(i)	661 to 670	1.028
18(i)	651 to 660	1.102
17(i)	641 to 650	1.177
16(i)	631 to 640	1.252
15(i)	621 to 630	1.326
14(i)	611 to 620	1.401
13(i)	601 to 610	1.476
12(i)	591 to 600	1.551
11(i)	581 to 590	1.663
10(i)	571 to 580	1.775
9(i)	561 to 570	1.887
8(i)	551 to 560	2.036
7(i)	541 to 550	2.186
6(i)	531 to 540	2.335
5(i)	521 to 530	2.485
4(i)	511 to 520	2.634
3(i)	500 to 510	2.784
2(i)	0 to 499	2.933
1(i)	No Score	1.000

The following table **B.** is the risk level rating for New Business policies issued with an original effective date of 1/1/2017 and 9/13/2021:

Table **B.**

Risk Level	LexisNexis Score	Rating Factor
46(i)	931 and Above	.720
45(i)	921 to 930	.725
44(i)	911 to 920	.730
43(i)	901 to 910	.735
42(i)	891 to 900	.740
41(i)	881 to 890	.745
40(i)	871 to 880	.750
39(i)	861 to 870	.755

25. RISK LEVEL (cont'd)

Risk Level	LexisNexis Score	Rating Factor
38(i)	851 to 860	.760
37(i)	841 to 850	.765
36(i)	831 to 840	.770
35(i)	821 to 830	.775
34(i)	811 to 820	.780
33(i)	801 to 810	.785
32(i)	791 to 800	.790
31(i)	781 to 790	.795
30(i)	771 to 780	.800
29(i)	761 to 770	.810
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	1.100
18(i)	651 to 660	1.180
17(i)	641 to 650	1.260
16(i)	631 to 640	1.340
15(i)	621 to 630	1.420
14(i)	611 to 620	1.500
13(i)	601 to 610	1.580
12(i)	591 to 600	1.660
11(i)	581 to 590	1.780
10(i)	571 to 580	1.900
9(i)	561 to 570	2.020
8(i)	551 to 560	2.180
7(i)	541 to 550	2.340
6(i)	531 to 540	2.500
5(i)	521 to 530	2.660
4(i)	511 to 520	2.820
3(i)	500 to 510	2.980
2(i)	0 to 499	3.140
1(i)	No Score	1.000

The following table **C.** is the risk level rating for New Business policies issued with an original effective date of 7/16/2014 thru 12/31/2016:

Table **C.**

Risk Level	LexisNexis Score	Rating Factor
46(i)	931 and Above	.720
45(i)	921 to 930	.725
44(i)	911 to 920	.730
43(i)	901 to 910	.735
42(i)	891 to 900	.740
41(i)	881 to 890	.745
40(i)	871 to 880	.750
39(i)	861 to 870	.755
38(i)	851 to 860	.760
37(i)	841 to 850	.765
36(i)	831 to 840	.770
35(i)	821 to 830	.775
34(i)	811 to 820	.780
33(i)	801 to 810	.785
32(i)	791 to 800	.790
31(i)	781 to 790	.795
30(i)	771 to 780	.800
29(i)	761 to 770	.810
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	.960
21(i)	681 to 690	.990
20(i)	671 to 680	1.020
19(i)	661 to 670	1.060
18(i)	651 to 660	1.100
17(i)	641 to 650	1.140
16(i)	631 to 640	1.180
15(i)	621 to 630	1.220
14(i)	611 to 620	1.260
13(i)	601 to 610	1.300
12(i)	591 to 600	1.360
11(i)	581 to 590	1.420
10(i)	571 to 580	1.480
9(i)	561 to 570	1.540
8(i)	551 to 560	1.620
7(i)	541 to 550	1.700
6(i)	531 to 540	1.780
5(i)	521 to 530	1.860
4(i)	511 to 520	1.940
3(i)	500 to 510	2.020
2(i)	0 to 499	2.220
1(i)	No Score	1.000

25. RISK LEVEL (cont'd)

The following table **D.** is the risk level rating for all policies with an original effective date prior to 7/15/2014:

Table **D.**

Risk Level	LexisNexis Score	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	1.060
18(i)	651 to 660	1.100
17(i)	641 to 650	1.140
16(i)	631 to 640	1.180
15(i)	621 to 630	1.220
14(i)	611 to 620	1.260
13(i)	601 to 610	1.300
12(i)	591 to 600	1.360
11(i)	581 to 590	1.420
10(i)	571 to 580	1.480
9(i)	561 to 570	1.540
8(i)	551 to 560	1.620
7(i)	541 to 550	1.700
6(i)	531 to 540	1.780
5(i)	521 to 530	1.860
4(i)	511 to 520	1.940
3(i)	500 to 510	2.020
2(i)	0 to 499	2.220
1(i)	No Score	1.000

30. PERSONAL UMBRELLA ENDORSEMENT

A personal auto policy issued with limits of 250/500/100 (BI per person/BI per occurrence/PD per occurrence) may qualify for our $1M Personal Umbrella Endorsement.

To qualify for the Personal Umbrella Endorsement we require that:

A. We also write the Homeowner's policy on the named insured's primary residence with the following minimum liability coverage requirements:

1. If the primary residence does not have a pool, spa, or hot tub liability coverage of $300,000 CSL is required;

2. If the primary residence does have a pool, spa, or hot tub liability coverage of $500,000 CSL is required.

B. If the named insured has a secondary residence located in a state where Kentucky National is permitted to write the secondary residence should also be insured by Kentucky National with the same or greater limits required for the primary residence in **A.**

If the secondary residence is located in a state where Kentucky National is not permitted to write or in a state where Kentucky National is permitted to write, but declines to write the secondary residence proof of coverage with liability limits equal to or greater than those described in **A.** will be sufficient to obtain the Personal Umbrella Endorsement.

C. If the named insured owns any rental dwelling(s) located in a state where Kentucky National is permitted to write these rental dwellings (up to 4 in total) should also be insured by Kentucky National with the same or greater limits required for the primary residence in **A.**

If the rental dwelling(s) are located in a state where Kentucky National is not permitted to write or in a state where Kentucky National is permitted to write, but declines to write the rental dwelling(s) proof of coverage with liability limits equal to or greater than those described in **A.** will be sufficient to obtain the Personal Umbrella Endorsement.

D. If the named insured owns any Watercraft, Recreational or Service Type Vehicles, or Snowmobiles proof of liability insurance with a minimum limit of $300,000 must be provided and maintained.

E. If the named insured owns any Motorcycles proof of liability insurance with a minimum of 250/500/100 must be provided and maintained.

30. PERSONAL UMBRELLA ENDORSEMENT (cont'd)

F. Rating Territories

1. Territory A is defined as any Kentucky county not listed as being part of Territory B.
2. Territory B is defined as the following counties:
   - Boone
   - Campbell
   - Fayette
   - Jefferson
   - Kenton

G. Rates (semi-annual)

	Territory A	Territory B
Primary Residence	23	23
Additional Residence	15	18
Discount for Cov E over $300,000	10%	10%
Rental Dwellings (each up to 4)	15	18
Automobiles (each, up to 6)	38	45
Youthful Operators (drivers under 25, each, 1 or 2)	60	75
Youthful Operators (drivers under 25, each, 3 or 4)	45	53
Antique or Classic Autos (each)	30	38
Motorcycles (each)	60	75
Personal Watercraft (each)	38	45
Recreational or Service type Vehicles (each)	38	45
Boats with Outboard Motors		
29 – 49 HP	23	28
50 – 99 HP	38	45
Greater than 100 HP	75	90
Boats with Inboard Motors		
Under 26 foot length		
Less than 16 MPH	23	28
16 – 30 MPH	38	45
Over 30 MPH	75	90

	Territory A	Territory B
26 – 40 foot length		
Less than 16 MPH	60	75
16 – 30 MPH	105	133
Over 30 MPH	Call	Call
Over 40 foot length	Call	Call
Sailboats		
Under 26 foot length	No Charge	
26 – 40 foot length	30	38
Over 41 foot length	Call	Call
Pool	38	45
Minimum Premium		
$1M Coverage Limit	98	118

SIX MONTH PREMIUMS

KENTUCKY (16)

Model Year 2011 Symbol 10

ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
40003	BAGDAD	127.34	130.16	69.94	20.49	54.26	167.02	171.62
40004	BARDSTOWN	288.34	146.71	119.35	46.39	122.87	118.69	201.77
40006	BEDFORD	119.03	110.48	56.16	19.15	50.72	240.71	187.19
40007	BETHLEHEM	137.68	121.98	80.05	22.15	58.67	179.31	220.64
40008	BLOOMFIELD	154.95	133.89	85.36	24.93	66.03	150.97	176.94
40009	BRADFORDSVILLE	189.40	149.08	84.55	30.47	80.71	271.73	273.03
40010	BUCKNER	115.33	124.10	49.85	18.55	49.15	97.27	148.77
40011	CAMPBELLSBURG	125.22	121.10	66.13	20.14	53.36	206.17	236.48
40012	CHAPLIN	135.78	129.54	80.12	21.84	57.86	152.12	178.05
40013	COXS CREEK	260.93	158.20	110.33	41.98	111.19	112.60	191.14
40014	CRESTWOOD	107.51	121.44	55.00	17.30	45.81	79.96	146.61
40019	EMINENCE	204.69	140.87	93.48	32.93	87.23	176.06	330.31
40020	FAIRFIELD	260.93	158.20	110.33	41.98	111.19	112.60	191.14
40022	FINCHVILLE	143.96	146.18	70.26	23.16	61.34	115.11	170.37
40023	FISHERVILLE	153.74	168.77	66.65	24.73	65.51	96.80	162.32
40025	GLENVIEW	125.20	166.63	48.03	20.14	53.35	72.65	146.03
40026	GOSHEN	127.73	130.34	42.59	20.55	54.43	100.44	150.19
40031	LA GRANGE	115.40	117.48	52.31	18.56	49.18	107.26	154.27
40033	LEBANON	265.71	190.87	72.47	42.74	113.23	205.15	335.97
40036	LOCKPORT	137.87	130.84	80.28	22.18	58.75	178.36	219.10
40037	LORETTO	219.53	149.45	80.73	35.32	93.55	251.61	325.86
40040	MACKVILLE	187.63	152.47	140.62	30.18	79.95	173.21	297.05
40041	MASONIC HOME	144.20	198.94	54.43	23.20	61.45	82.09	162.80
40045	MILTON	126.13	107.31	53.65	20.29	53.75	210.30	193.68
40046	MOUNT EDEN	133.92	157.06	68.16	21.54	57.07	186.60	179.36
40047	MOUNT WASHINGTON	215.37	143.47	100.85	34.65	91.78	85.53	169.40
40048	NAZARETH	288.34	146.71	119.35	46.39	122.87	118.69	201.77
40049	NERINX	219.53	149.45	80.73	35.32	93.55	251.61	325.86
40050	NEW CASTLE	196.49	117.30	65.69	31.61	83.73	158.11	168.61
40051	NEW HAVEN	157.44	116.89	65.98	25.33	67.09	195.14	186.87
40052	NEW HOPE	207.24	134.26	74.59	33.34	88.31	241.58	274.86
40055	PENDLETON	125.67	133.24	61.90	20.22	53.55	146.13	173.64
40056	PEWEE VALLEY	101.27	130.44	48.90	16.29	43.15	76.78	146.37
40057	PLEASUREVILLE	132.56	130.58	80.39	21.33	56.49	167.69	210.47
40058	PORT ROYAL	137.87	119.06	66.25	22.18	58.75	173.08	204.80
40059	PROSPECT	116.74	152.72	44.50	18.78	49.75	77.28	152.24
40060	RAYWICK	176.10	181.72	78.45	28.33	75.04	251.99	276.69

SIX MONTH PREMIUMS

KENTUCKY (16)

Model Year 2011 Symbol 10

ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
40061	SAINT CATHARINE	264.92	135.19	128.64	42.62	112.89	223.51	285.84
40062	SAINT FRANCIS	216.67	137.14	73.09	34.86	92.33	230.78	285.35
40063	SAINT MARY	265.71	190.87	72.47	42.74	113.23	205.15	335.97
40065	SHELBYVILLE	142.78	146.51	84.44	22.97	60.84	121.90	165.20
40067	SIMPSONVILLE	137.37	157.00	65.27	22.10	58.54	105.65	186.01
40068	SMITHFIELD	166.05	122.18	70.24	26.71	70.76	113.34	253.71
40069	SPRINGFIELD	257.41	136.63	136.62	41.41	109.69	208.79	278.13
40070	SULPHUR	144.86	125.02	66.98	23.30	61.73	144.27	179.53
40071	TAYLORSVILLE	158.87	181.40	75.91	25.56	67.70	160.69	188.86
40075	TURNERS STATION	137.87	119.06	66.25	22.18	58.75	173.08	204.80
40076	WADDY	121.70	141.09	67.98	19.58	51.86	145.86	158.24
40077	WESTPORT	115.64	124.06	54.28	18.60	49.28	112.32	150.70
40078	WILLISBURG	142.71	104.68	69.74	22.96	60.81	208.79	223.22
40104	BATTLETOWN	159.40	126.38	89.80	25.64	67.92	130.87	168.01
40107	BOSTON	194.16	130.31	74.24	31.23	82.74	144.27	183.23
40108	BRANDENBURG	337.86	162.12	134.89	54.35	143.97	194.39	274.80
40109	BROOKS	333.08	145.44	103.60	53.58	141.94	89.52	178.73
40110	CLERMONT	308.67	142.56	124.56	49.66	131.53	99.81	178.93
40111	CLOVERPORT	127.70	97.74	68.66	20.54	54.42	184.35	179.85
40115	CUSTER	121.75	117.02	60.96	19.59	51.88	162.03	193.37
40117	EKRON	282.46	168.78	133.15	45.44	120.37	183.45	317.39
40118	FAIRDALE	507.21	182.86	168.55	81.59	216.14	90.08	198.39
40119	FALLS OF ROUGH	118.92	115.82	62.41	19.13	50.68	277.30	208.34
40121	FORT KNOX	124.27	106.26	55.70	19.99	52.96	84.89	158.19
40140	GARFIELD	119.78	112.18	60.24	19.27	51.04	193.45	188.91
40142	GUSTON	238.34	168.06	103.56	38.34	101.56	200.33	281.83
40143	HARDINSBURG	119.18	103.92	63.35	19.17	50.79	236.99	181.23
40144	HARNED	118.71	107.42	60.35	19.10	50.59	235.72	190.62
40145	HUDSON	126.28	121.58	64.42	20.31	53.81	205.74	176.64
40146	IRVINGTON	197.22	169.02	89.26	31.73	84.04	228.11	265.74
40150	LEBANON JUNCTION	229.91	123.44	74.08	36.98	97.97	112.76	160.61
40152	MC DANIELS	118.87	123.06	67.28	19.12	50.66	289.01	180.73
40155	MULDRAUGH	131.82	115.86	67.58	21.21	56.17	97.25	219.52
40157	PAYNEVILLE	154.43	137.04	86.28	24.84	65.81	142.43	177.90
40160	RADCLIFF	117.10	132.39	58.66	18.84	49.90	67.91	164.65
40161	RHODELIA	144.09	145.18	81.88	23.18	61.40	142.92	184.70
40162	RINEYVILLE	125.17	114.34	57.90	20.14	53.34	81.53	161.31

SIX MONTH PREMIUMS

KENTUCKY (16)

Model Year 2011 Symbol 10

ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
40165	SHEPHERDSVILLE	327.06	133.67	113.18	52.61	139.37	91.57	172.64
40170	STEPHENSPORT	132.12	120.17	66.16	21.25	56.30	171.40	191.72
40171	UNION STAR	131.87	127.94	65.45	21.21	56.19	158.57	197.84
40175	VINE GROVE	165.54	127.29	74.45	26.63	70.54	98.28	211.12
40176	WEBSTER	136.69	130.25	68.67	21.99	58.25	159.48	196.28
40177	WEST POINT	180.71	113.52	70.00	29.07	77.01	92.05	163.76
40178	WESTVIEW	130.52	118.91	64.63	21.00	55.62	258.07	185.25
40202	LOUISVILLE	271.96	281.90	163.02	43.75	115.89	135.76	372.15
40203	LOUISVILLE	468.05	329.04	249.27	75.29	199.45	128.53	489.13
40204	LOUISVILLE	253.14	293.78	107.84	40.72	107.87	136.59	310.09
40205	LOUISVILLE	146.81	201.73	59.06	23.62	62.56	81.10	168.12
40206	LOUISVILLE	160.12	198.71	68.41	25.76	68.23	90.22	190.29
40207	LOUISVILLE	141.60	197.70	48.55	22.78	60.34	80.47	154.94
40208	LOUISVILLE	505.84	308.25	215.62	81.37	215.56	135.79	366.22
40209	LOUISVILLE	348.87	223.13	159.07	56.12	148.66	124.90	242.72
40210	LOUISVILLE	623.06	296.46	338.45	100.23	265.51	104.49	461.90
40211	LOUISVILLE	758.25	205.48	355.87	121.98	323.11	133.77	413.15
40212	LOUISVILLE	623.34	258.06	305.53	100.27	265.62	153.04	445.47
40213	LOUISVILLE	412.01	230.15	145.17	66.28	175.57	123.98	244.71
40214	LOUISVILLE	561.24	237.92	270.44	90.29	239.16	99.09	254.71
40215	LOUISVILLE	606.75	209.42	281.90	97.61	258.55	117.73	326.85
40216	LOUISVILLE	656.01	200.19	235.88	105.53	279.55	93.64	241.06
40217	LOUISVILLE	173.24	182.60	109.10	27.87	73.82	100.01	170.02
40218	LOUISVILLE	411.94	251.00	182.21	66.27	175.54	100.99	274.89
40219	LOUISVILLE	567.12	253.17	201.71	91.23	241.67	105.01	240.03
40220	LOUISVILLE	178.66	194.38	68.69	28.74	76.13	81.97	161.95
40222	LOUISVILLE	127.86	172.91	49.07	20.57	54.49	72.94	143.14
40223	LOUISVILLE	129.25	163.76	46.20	20.79	55.08	71.75	148.85
40228	LOUISVILLE	443.20	239.06	151.28	71.30	188.86	96.15	213.73
40229	LOUISVILLE	385.48	173.99	128.19	62.01	164.26	84.34	176.20
40231	LOUISVILLE	256.66	173.17	114.37	40.72	107.87	108.64	223.72
40241	LOUISVILLE	140.89	173.79	56.09	22.66	60.04	74.88	163.17
40242	LOUISVILLE	130.50	159.85	53.83	20.99	55.61	72.11	147.78
40243	LOUISVILLE	134.13	156.94	51.78	21.58	57.16	69.69	144.40
40245	LOUISVILLE	121.73	157.16	49.18	19.58	51.87	77.62	153.06
40258	LOUISVILLE	495.11	206.24	190.52	79.65	210.98	86.40	214.81
40272	LOUISVILLE	346.21	169.93	181.90	55.69	147.53	81.51	188.45

SIX MONTH PREMIUMS

KENTUCKY (16)

Model Year 2011 Symbol 10

ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
40280	LOUISVILLE	160.12	198.71	68.41	25.76	68.23	90.22	190.29
40291	LOUISVILLE	288.35	209.21	100.86	46.39	122.87	89.27	194.35
40299	LOUISVILLE	205.23	174.99	67.60	33.01	87.45	75.79	159.10
40310	BURGIN	135.91	128.75	68.59	21.86	57.92	105.02	248.15
40311	CARLISLE	127.25	139.47	99.21	20.47	54.23	250.98	388.20
40312	CLAY CITY	137.71	110.97	83.39	22.15	58.68	239.82	194.21
40313	CLEARFIELD	136.18	102.91	62.67	21.91	58.03	236.97	159.74
40316	DENNISTON	163.64	109.38	78.38	26.32	69.73	365.95	205.98
40322	FRENCHBURG	165.48	115.15	74.80	26.62	70.52	365.47	203.05
40324	GEORGETOWN	103.71	121.47	54.83	16.68	44.19	85.10	159.03
40328	GRAVEL SWITCH	139.90	117.95	68.58	22.51	59.62	199.80	208.99
40330	HARRODSBURG	135.91	128.75	68.59	21.86	57.92	105.02	248.15
40334	HOPE	116.64	125.90	60.32	18.76	49.70	287.84	178.40
40336	IRVINE	116.25	114.31	70.48	18.70	49.54	191.74	248.88
40337	JEFFERSONVILLE	194.10	161.83	94.17	31.22	82.71	366.53	294.05
40339	KEENE	125.32	126.11	59.57	18.66	49.44	77.70	163.12
40342	LAWRENCEBURG	94.65	116.93	55.55	15.23	40.33	104.40	160.01
40346	MEANS	165.18	136.32	72.17	26.57	70.39	330.65	230.52
40347	MIDWAY	112.89	128.44	53.83	18.16	48.10	92.49	175.68
40348	MILLERSBURG	121.74	119.87	80.19	19.58	51.88	118.98	236.48
40350	MOOREFIELD	131.37	141.95	96.74	21.13	55.98	295.21	342.18
40351	MOREHEAD	124.59	100.34	61.51	20.04	53.09	270.14	154.76
40353	MOUNT STERLING	142.94	120.94	70.89	22.99	60.91	200.52	194.26
40355	NEW LIBERTY	201.02	151.15	101.87	32.34	85.66	250.20	344.18
40356	NICHOLASVILLE	137.19	174.09	64.38	22.07	58.46	72.96	165.14
40358	OLYMPIA	147.90	139.00	91.83	23.79	63.03	357.49	238.28
40359	OWENTON	240.75	205.84	141.16	38.73	102.59	281.74	396.45
40360	OWINGSVILLE	119.32	125.84	62.79	19.20	50.85	284.73	176.58
40361	PARIS	124.60	120.31	84.96	20.04	53.09	95.90	234.76
40363	PERRY PARK	240.75	205.84	141.16	38.73	102.59	281.74	396.45
40370	SADIEVILLE	115.61	124.13	68.14	18.60	49.27	151.27	227.21
40371	SALT LICK	174.40	134.30	97.08	28.06	74.32	339.53	223.78
40372	SALVISA	112.09	114.32	68.30	18.03	47.76	169.64	167.61
40374	SHARPSBURG	168.42	144.86	103.20	27.09	71.77	309.56	222.12
40376	SLADE	297.42	147.20	98.07	47.85	126.74	463.31	274.33
40379	STAMPING GROUND	114.60	128.67	66.49	18.44	48.84	148.22	187.74
40380	STANTON	316.60	152.13	111.45	50.93	134.91	426.87	289.04

SIX MONTH PREMIUMS

KENTUCKY (16)

Model Year 2011 Symbol 10

ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
40383	VERSAILLES	116.02	125.16	50.88	18.66	49.44	79.42	153.59
40385	WACO	108.56	114.36	63.28	17.46	46.26	107.39	171.80
40387	WELLINGTON	164.79	110.16	79.60	26.51	70.22	361.43	208.24
40390	WILMORE	114.83	120.97	58.62	18.47	48.93	92.30	157.53
40391	WINCHESTER	132.13	125.24	104.55	21.25	56.30	100.70	173.66
40402	ANNVILLE	287.16	138.34	93.23	46.19	122.37	381.09	506.95
40403	BEREA	109.31	112.71	64.43	17.58	46.58	98.55	191.23
40404	BEREA	105.68	111.70	65.40	17.00	45.03	89.25	193.54
40409	BRODHEAD	149.62	141.78	77.02	24.07	63.76	302.58	277.81
40419	CRAB ORCHARD	116.99	109.91	82.68	18.82	49.85	213.01	201.17
40422	DANVILLE	116.36	113.76	54.48	18.72	49.59	97.57	151.65
40434	GRAY HAWK	242.89	134.59	124.85	39.07	103.50	417.99	461.88
40437	HUSTONVILLE	120.10	101.69	82.62	19.32	51.18	200.42	201.04
40440	JUNCTION CITY	105.34	115.01	54.83	16.95	44.89	142.23	158.59
40442	KINGS MOUNTAIN	167.37	131.22	85.76	26.93	71.32	316.24	251.90
40444	LANCASTER	126.48	171.63	65.81	20.35	53.90	161.02	257.73
40445	LIVINGSTON	190.94	139.14	88.72	30.72	81.36	314.50	233.35
40447	MC KEE	242.89	134.59	124.85	39.07	103.50	417.99	461.88
40448	MC KINNEY	90.31	96.88	79.41	14.53	38.48	142.69	164.61
40456	MOUNT VERNON	129.18	123.26	61.98	20.78	55.05	262.44	178.86
40460	ORLANDO	135.06	120.81	64.45	21.73	57.55	270.86	191.49
40461	PAINT LICK	135.21	133.44	62.13	21.75	57.62	128.62	214.57
40464	PARKSVILLE	113.18	122.41	60.29	18.21	48.23	191.83	175.67
40468	PERRYVILLE	132.26	121.55	65.57	21.28	56.36	164.77	176.55
40472	RAVENNA	130.25	113.24	69.55	20.95	55.50	222.67	198.20
40475	RICHMOND	109.89	117.68	53.91	17.68	46.83	86.22	163.38
40481	SANDGAP	254.31	133.81	123.22	40.91	108.37	399.24	470.31
40484	STANFORD	90.31	96.88	79.41	14.53	38.48	142.69	164.61
40486	TYNER	202.30	132.48	139.52	32.54	86.21	421.74	429.32
40489	WAYNESBURG	154.85	124.56	108.53	24.91	65.99	312.84	234.69
40502	LEXINGTON	103.33	159.17	41.64	16.62	44.03	51.47	148.83
40503	LEXINGTON	102.01	167.68	43.58	16.41	43.47	56.05	138.29
40504	LEXINGTON	108.15	178.44	53.42	17.40	46.09	55.16	157.08
40505	LEXINGTON	115.19	159.43	66.29	18.53	49.09	58.78	157.54
40506	LEXINGTON	109.12	166.66	62.31	17.55	46.50	61.71	162.23
40507	LEXINGTON	113.63	157.69	57.02	18.28	48.42	60.72	159.66
40508	LEXINGTON	110.72	165.73	61.25	17.81	47.18	62.27	164.41

SIX MONTH PREMIUMS

KENTUCKY (16)

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
40509	LEXINGTON	108.57	154.53	52.61	17.47	46.27	63.90	148.09
40510	LEXINGTON	116.35	126.80	52.46	18.72	49.58	69.08	146.65
40511	LEXINGTON	117.20	146.63	55.38	18.85	49.94	63.06	165.97
40513	LEXINGTON	100.66	133.63	42.28	16.19	42.89	59.14	138.46
40514	LEXINGTON	104.07	152.56	44.52	16.74	44.35	53.93	139.35
40515	LEXINGTON	112.59	152.10	46.16	18.11	47.98	57.95	137.72
40516	LEXINGTON	112.98	137.86	59.46	18.18	48.15	77.58	153.15
40517	LEXINGTON	101.54	177.37	50.66	16.34	43.27	52.77	149.97
40526	LEXINGTON	106.89	164.74	53.11	17.20	45.55	58.52	155.24
40601	FRANKFORT	107.39	118.21	55.48	17.28	45.76	85.16	159.63
40604	FRANKFORT	107.39	118.21	55.48	17.28	45.76	85.16	159.63
40701	CORBIN	503.37	231.59	171.87	80.98	214.50	294.22	362.64
40729	EAST BERNSTADT	266.60	179.59	184.53	42.89	113.61	367.07	341.37
40734	GRAY	298.35	191.07	124.35	47.99	127.14	202.32	337.69
40737	KEAVY	457.73	217.56	188.24	73.63	195.06	342.40	348.82
40740	LILY	426.50	229.70	197.19	68.61	181.75	335.18	347.59
40741	LONDON	358.06	170.92	179.43	57.60	152.58	318.42	316.09
40743	LONDON	358.06	170.92	179.43	57.60	152.58	318.42	316.09
40744	LONDON	435.21	221.78	232.62	70.01	185.46	313.77	329.88
40755	PITTSBURG	358.06	170.92	179.43	57.60	152.58	318.42	316.09
40759	ROCKHOLDS	463.76	154.38	173.07	74.60	197.62	349.18	457.16
40763	SILER	358.62	163.53	221.54	57.69	152.82	347.60	407.27
40769	WILLIAMSBURG	445.70	154.11	221.79	71.70	189.93	360.51	516.34
40771	WOODBINE	439.87	176.69	169.23	70.76	187.44	298.64	442.59
40801	AGES BROOKSIDE	156.78	115.37	103.15	25.22	66.81	136.65	171.97
40806	BAXTER	125.22	121.22	128.01	20.14	53.36	156.44	158.16
40807	BENHAM	135.49	114.97	65.29	21.80	57.74	98.58	147.59
40808	BIG LAUREL	221.32	176.87	149.08	35.60	94.31	221.97	303.61
40810	BLEDSOE	218.64	181.65	149.59	35.17	93.17	219.51	298.52
40813	CALVIN	295.25	147.10	86.98	47.50	125.81	209.17	398.00
40815	CAWOOD	306.27	143.38	100.25	49.27	130.51	142.46	284.94
40816	CHAPPELL	325.15	172.46	169.54	52.31	138.56	232.50	408.21
40818	COALGOOD	296.41	133.24	100.05	47.68	126.31	195.67	244.90
40819	COLDIRON	173.52	107.87	70.25	27.91	73.94	103.32	188.38
40820	CRANKS	360.05	148.74	107.20	57.92	153.43	129.62	334.76
40823	CUMBERLAND	133.28	102.21	74.75	21.44	56.79	92.59	225.40
40824	DAYHOIT	145.59	121.55	80.84	23.42	62.04	115.01	193.02

SIX MONTH PREMIUMS

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
40826	EOLIA	484.46	173.42	119.98	77.93	206.44	121.04	472.74
40827	ESSIE	355.64	169.84	194.61	57.21	151.55	147.03	420.77
40828	EVARTS	229.10	119.48	67.72	36.86	97.63	111.75	177.13
40829	GRAYS KNOB	179.45	117.84	111.68	28.87	76.47	101.33	191.04
40830	GULSTON	179.12	117.93	111.95	28.81	76.33	101.23	190.99
40831	HARLAN	161.54	116.86	110.89	25.99	68.84	99.96	178.74
40840	HELTON	350.27	166.79	192.48	56.35	149.26	155.38	410.71
40843	HOLMES MILL	270.84	157.45	82.28	43.57	115.41	209.68	294.43
40844	HOSKINSTON	351.48	169.11	188.01	56.54	149.78	151.89	416.44
40845	HULEN	316.29	146.44	147.40	50.88	134.78	164.53	332.27
40847	KENVIR	384.23	144.01	108.86	61.81	163.73	134.00	342.62
40849	LEJUNIOR	229.10	119.48	67.72	36.86	97.63	111.75	177.13
40854	LOYALL	127.67	120.49	123.11	20.54	54.40	115.00	159.54
40855	LYNCH	135.48	108.61	68.80	21.79	57.73	92.80	157.41
40856	MIRACLE	286.32	134.63	141.74	46.06	122.01	216.35	353.12
40858	MOZELLE	351.48	169.11	188.01	56.54	149.78	151.89	416.44
40862	PARTRIDGE	364.75	161.61	171.02	58.68	155.43	141.62	465.96
40863	PATHFORK	128.98	105.39	63.32	20.75	54.96	96.20	156.77
40865	PUTNEY	141.03	108.15	96.59	22.69	60.10	189.52	211.09
40868	STINNETT	401.49	152.09	159.45	64.59	171.09	174.78	368.49
40870	TOTZ	206.32	169.85	161.53	33.19	87.92	223.66	298.36
40873	WALLINS CREEK	146.09	120.51	69.43	23.50	62.25	107.32	197.26
40874	WARBRANCH	353.33	173.45	201.86	56.84	150.56	166.92	428.35
40902	ARJAY	257.69	115.58	179.90	41.45	109.81	219.36	280.17
40903	ARTEMUS	329.78	174.94	194.68	53.05	140.53	176.78	376.45
40906	BARBOURVILLE	349.85	169.43	166.82	56.28	149.08	167.28	387.15
40913	BEVERLY	315.11	146.69	205.83	50.69	134.28	247.38	345.60
40914	BIG CREEK	443.43	150.43	159.28	71.33	188.96	299.58	543.56
40915	BIMBLE	312.47	179.26	173.08	50.27	133.16	167.39	322.51
40921	BRYANTS STORE	319.98	146.42	185.37	51.47	136.35	236.08	465.97
40923	CANNON	406.87	180.42	107.34	65.45	173.38	178.12	252.29
40927	CLOSPLINT	273.86	159.52	84.48	44.06	116.70	203.90	284.83
40930	DEWITT	227.56	162.59	226.81	36.61	96.97	265.14	453.51
40935	FLAT LICK	161.82	118.15	105.29	26.03	68.96	105.41	182.47
40939	FOURMILE	223.93	139.96	185.83	36.02	95.42	233.42	394.18
40940	FRAKES	339.38	133.86	155.83	54.60	144.62	331.47	410.23
40941	GARRARD	435.11	137.66	213.62	69.99	185.41	315.00	529.77

SIX MONTH PREMIUMS

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
40943	GIRDLER	297.56	175.22	171.41	47.87	126.80	198.20	334.11
40946	GREEN ROAD	346.19	178.54	172.94	55.69	147.52	171.35	389.01
40949	HEIDRICK	393.79	176.13	99.23	63.35	167.81	159.95	263.23
40953	HINKLE	352.77	177.18	171.21	56.75	150.33	164.01	396.24
40958	KETTLE ISLAND	303.19	132.41	156.88	48.77	129.20	190.79	323.67
40962	MANCHESTER	435.11	137.66	213.62	69.99	185.41	315.00	529.77
40964	MARY ALICE	179.12	117.93	111.95	28.81	76.33	101.23	190.99
40965	MIDDLESBORO	146.05	103.50	62.40	23.49	62.24	149.45	279.98
40972	ONEIDA	268.91	164.11	170.68	43.26	114.59	301.55	413.96
40977	PINEVILLE	295.18	130.01	158.11	47.48	125.78	192.24	371.81
40979	ROARK	352.95	173.97	203.22	56.78	150.40	171.01	429.52
40982	SCALF	145.62	117.81	108.39	23.43	62.05	115.08	180.75
40983	SEXTONS CREEK	339.99	157.64	165.19	54.69	144.88	386.22	550.43
40988	STONEY FORK	305.62	135.11	154.15	49.16	130.24	186.77	327.48
40995	TROSPER	336.57	173.03	210.61	54.14	143.43	228.75	382.22
40997	WALKER	145.62	123.05	122.62	23.43	62.05	119.99	180.77
41001	ALEXANDRIA	90.40	101.38	44.13	14.54	38.52	69.94	134.10
41002	AUGUSTA	91.97	115.81	64.33	14.80	39.19	205.06	162.37
41003	BERRY	110.48	121.16	69.39	17.77	47.08	191.66	271.19
41004	BROOKSVILLE	98.91	130.76	89.79	15.91	42.15	204.67	237.52
41005	BURLINGTON	103.88	167.25	47.46	16.71	44.27	60.14	152.13
41006	BUTLER	99.32	109.42	60.43	15.98	42.33	124.64	151.74
41007	CALIFORNIA	92.86	100.22	49.71	14.94	39.57	80.78	138.25
41008	CARROLLTON	132.43	119.05	62.94	21.30	56.43	110.81	188.68
41010	CORINTH	130.63	125.10	78.21	21.01	55.67	184.96	256.33
41011	COVINGTON	92.06	153.36	34.61	14.81	39.23	58.46	167.23
41014	COVINGTON	90.51	150.90	47.26	14.56	38.57	55.92	173.30
41015	LATONIA	89.40	148.72	44.69	14.38	38.10	59.45	160.67
41016	COVINGTON	93.20	167.62	34.81	14.99	39.72	59.83	159.31
41017	FT MITCHELL	90.74	123.11	34.48	14.60	38.67	49.97	136.56
41018	ERLANGER	101.25	128.96	42.15	16.29	43.15	57.47	137.42
41030	CRITTENDEN	112.21	125.47	55.60	18.05	47.82	131.12	234.98
41031	CYNTHIANA	129.52	121.40	69.58	20.84	55.19	113.31	236.01
41033	DE MOSSVILLE	113.58	120.11	66.04	18.27	48.40	150.56	180.26
41034	DOVER	103.08	118.99	58.02	16.58	43.93	234.10	173.31
41035	DRY RIDGE	124.64	119.07	58.65	20.05	53.11	188.61	266.65
41039	EWING	101.86	120.18	63.36	16.39	43.41	181.22	217.95

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
41040	FALMOUTH	96.82	118.26	65.23	15.58	41.26	229.40	261.74
41041	FLEMINGSBURG	103.27	115.30	54.96	16.61	44.01	165.96	207.76
41042	FLORENCE	112.87	166.67	46.41	18.16	48.10	59.12	143.16
41043	FOSTER	103.70	123.84	63.00	16.68	44.19	182.27	168.80
41044	GERMANTOWN	108.06	121.33	70.55	17.38	46.05	218.22	181.93
41045	GHENT	162.56	123.28	56.18	26.15	69.27	124.92	208.83
41046	GLENCOE	175.61	146.51	82.68	28.25	74.83	205.04	365.03
41048	HEBRON	99.76	134.88	37.25	16.05	42.51	61.92	152.45
41049	HILLSBORO	110.87	116.59	59.15	17.83	47.24	271.74	186.54
41051	INDEPENDENCE	98.73	121.79	44.11	15.88	42.07	63.97	146.84
41052	JONESVILLE	168.06	143.76	82.87	27.04	71.62	240.15	330.78
41055	MAYSLICK	89.08	109.02	53.94	14.33	37.96	152.33	164.03
41056	MAYSVILLE	70.15	99.59	65.60	11.28	29.89	192.66	137.45
41059	MELBOURNE	89.87	103.28	46.07	14.46	38.30	62.54	138.65
41062	MINERVA	70.15	99.59	65.60	11.28	29.89	192.66	137.45
41063	MORNING VIEW	100.21	118.68	53.33	16.12	42.70	88.36	157.51
41064	MOUNT OLIVET	116.86	122.43	71.41	18.80	49.80	199.20	190.69
41071	NEWPORT	90.95	129.87	37.26	14.63	38.76	60.90	161.41
41073	BELLEVUE	78.40	120.36	36.71	12.61	33.41	65.36	150.02
41074	DAYTON	76.33	116.71	44.16	12.28	32.53	62.67	135.55
41075	FORT THOMAS	81.93	119.14	31.71	13.18	34.91	57.21	139.40
41076	NEWPORT	89.80	112.01	37.75	14.45	38.26	57.30	148.26
41080	PETERSBURG	107.62	148.15	43.52	17.31	45.86	73.47	157.00
41083	SANDERS	159.69	127.29	65.78	25.69	68.05	162.42	248.35
41085	SILVER GROVE	95.76	107.82	48.66	15.40	40.81	59.51	146.56
41086	SPARTA	170.17	146.36	79.66	27.37	72.51	210.72	360.90
41091	UNION	97.26	142.06	43.25	15.65	41.45	66.29	145.32
41092	VERONA	111.48	121.94	54.14	17.93	47.51	91.00	156.25
41093	WALLINGFORD	107.18	114.46	60.85	17.24	45.67	232.20	216.32
41094	WALTON	107.32	133.72	39.97	17.26	45.73	71.42	148.55
41095	WARSAW	130.26	125.46	64.07	20.95	55.51	175.00	240.45
41097	WILLIAMSTOWN	142.27	114.83	67.97	22.89	60.63	177.65	215.68
41098	WORTHVILLE	140.87	137.45	62.26	22.66	60.03	151.91	220.91
41099	NEWPORT	91.83	113.05	37.77	14.77	39.13	57.38	150.48
41101	ASHLAND	194.77	126.90	50.84	31.33	83.00	90.70	167.96
41102	ASHLAND	178.22	109.29	63.12	28.67	75.95	105.07	167.01
41121	ARGILLITE	126.27	107.30	68.58	20.31	53.81	147.81	171.34

SIX MONTH PREMIUMS

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
41124	BLAINE	267.67	181.25	165.25	43.06	114.06	272.14	324.31
41129	CATLETTSBURG	163.26	124.49	62.97	26.26	69.57	125.63	174.73
41132	DENTON	142.98	106.98	83.16	23.00	60.93	227.16	187.85
41135	EMERSON	144.33	106.37	93.21	23.22	61.51	184.89	228.11
41139	FLATWOODS	115.15	100.45	62.15	18.52	49.07	87.41	130.43
41141	GARRISON	142.29	114.36	65.98	22.89	60.64	176.25	189.78
41142	GRAHN	133.88	127.25	117.89	21.54	57.05	254.02	262.06
41143	GRAYSON	129.51	94.96	89.66	20.83	55.19	251.81	181.23
41144	GREENUP	126.12	114.03	67.38	20.29	53.74	162.85	176.07
41146	HITCHINS	140.98	106.49	77.96	22.68	60.08	219.46	186.47
41149	ISONVILLE	193.98	175.94	146.98	31.20	82.66	260.07	385.96
41159	MARTHA	310.09	186.23	177.17	49.88	132.14	267.95	355.71
41160	MAZIE	316.82	185.36	158.10	50.97	135.01	270.66	359.58
41164	OLIVE HILL	133.88	127.25	117.89	21.54	57.05	254.02	262.06
41166	QUINCY	108.45	112.91	61.54	17.45	46.21	116.81	158.78
41168	RUSH	135.52	108.82	67.68	21.80	57.75	170.24	167.85
41169	RUSSELL	118.66	101.88	59.09	19.09	50.56	87.74	141.19
41171	SANDY HOOK	190.06	144.18	136.90	30.57	80.99	330.29	270.04
41174	SOUTH PORTSMOUTH	115.54	105.29	58.34	18.59	49.23	109.65	147.80
41175	SOUTH SHORE	124.12	108.98	56.45	19.97	52.89	165.08	173.38
41179	VANCEBURG	136.71	106.59	81.97	21.99	58.25	193.01	232.18
41180	WEBBVILLE	246.88	156.88	182.86	39.72	105.21	352.97	274.56
41183	WORTHINGTON	116.79	99.51	58.58	18.79	49.77	90.37	142.61
41189	TOLLESBORO	96.73	117.36	65.33	15.56	41.22	157.10	225.80
41201	ADAMS	221.26	171.87	144.40	35.59	94.29	374.12	326.15
41203	BEAUTY	332.02	186.71	295.17	53.41	141.49	347.30	443.31
41204	BOONS CAMP	310.08	167.98	178.19	49.88	132.13	239.37	402.83
41214	DEBORD	254.75	231.80	236.35	40.98	108.56	240.35	462.89
41216	EAST POINT	535.45	143.91	249.05	86.14	228.17	218.85	358.82
41219	FLATGAP	371.60	180.89	265.05	59.78	158.35	308.35	446.45
41222	HAGERHILL	434.16	133.50	240.40	69.84	185.01	203.84	320.02
41224	INEZ	339.92	213.58	269.81	54.68	144.85	286.64	508.80
41226	KEATON	363.84	196.27	242.85	58.53	155.04	314.65	454.42
41230	LOUISA	333.01	140.66	188.87	53.57	141.91	371.04	323.89
41231	LOVELY	307.01	200.88	274.27	49.39	130.83	343.81	466.72
41232	LOWMANSVILLE	310.13	175.82	132.50	49.89	132.16	283.74	362.86
41234	MEALLY	364.65	154.42	231.36	58.66	155.39	223.86	334.38

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
41238	OIL SPRINGS	354.98	154.57	255.90	57.10	151.27	233.87	370.41
41240	PAINTSVILLE	366.17	151.00	256.16	58.90	156.04	181.97	340.04
41250	PILGRIM	306.64	244.75	251.93	49.33	130.67	281.34	525.64
41254	RIVER	254.83	147.62	169.75	40.99	108.59	257.74	361.32
41255	SITKA	376.23	165.15	207.87	60.52	160.33	225.81	369.81
41256	STAFFORDSVILLE	445.10	146.25	229.05	71.60	189.67	176.30	299.21
41257	STAMBAUGH	336.52	171.31	173.16	54.14	143.40	260.64	409.69
41260	THELMA	342.74	155.40	247.09	55.14	146.05	215.19	356.03
41262	TOMAHAWK	247.53	220.69	251.93	39.82	105.48	202.67	455.20
41263	TUTOR KEY	296.02	154.20	207.33	47.62	126.14	251.01	367.29
41264	ULYSSES	275.23	179.40	103.69	44.28	117.28	254.11	331.74
41265	VAN LEAR	393.59	151.39	217.88	63.32	167.72	218.87	314.62
41267	WARFIELD	282.84	161.55	287.94	45.50	120.53	262.30	318.27
41268	WEST VAN LEAR	416.60	140.20	238.24	67.02	177.53	177.50	345.20
41271	WILLIAMSPORT	314.39	165.11	195.71	50.58	133.97	232.08	395.46
41274	WITTENSVILLE	349.71	165.07	183.03	56.26	149.02	244.33	387.35
41301	CAMPTON	320.66	135.90	124.89	51.58	136.64	455.22	331.35
41311	BEATTYVILLE	142.10	105.66	141.35	22.86	60.55	382.56	194.91
41314	BOONEVILLE	281.09	171.06	217.85	45.22	119.78	428.08	496.46
41317	CLAYHOLE	350.61	170.08	236.01	56.40	149.41	203.77	384.86
41332	HAZEL GREEN	265.49	133.80	163.09	42.71	113.14	475.43	366.16
41339	JACKSON	433.69	145.63	259.43	69.77	184.81	288.58	448.63
41348	LOST CREEK	280.39	154.64	248.86	45.11	119.48	174.34	341.25
41351	MISTLETOE	242.95	139.68	193.00	39.08	103.53	274.13	505.61
41352	MIZE	293.81	136.16	188.00	47.27	125.20	379.28	387.62
41360	PINE RIDGE	287.42	138.63	89.72	46.24	122.48	516.60	322.29
41364	RICETOWN	242.89	139.66	192.87	39.07	103.50	274.44	505.58
41365	ROGERS	260.56	141.56	95.01	41.92	111.03	515.47	331.28
41366	ROUSSEAU	468.92	141.16	263.03	75.43	199.82	295.37	465.77
41367	ROWDY	417.02	173.26	247.67	67.09	177.71	148.18	350.45
41385	VANCLEVE	389.07	164.03	244.57	62.59	165.79	286.97	493.33
41386	VINCENT	208.01	147.16	140.09	33.46	88.64	419.24	425.31
41390	WHICK	360.95	139.33	204.06	58.07	153.81	237.20	399.89
41397	ZOE	155.67	103.83	129.61	25.04	66.34	407.94	181.76
41408	CANNEL CITY	285.86	136.65	188.98	45.99	121.82	393.01	383.02
41421	ELKFORK	315.11	134.94	207.93	50.69	134.28	334.42	388.81
41425	EZEL	197.59	139.58	156.81	31.79	84.20	506.97	398.51

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
41426	FALCON	526.20	108.29	302.72	84.65	224.23	335.04	311.59
41464	ROYALTON	598.89	117.10	271.93	96.34	255.21	255.50	334.20
41465	SALYERSVILLE	526.20	108.29	302.72	84.65	224.23	335.04	311.59
41472	WEST LIBERTY	303.55	136.02	177.88	48.83	129.35	362.78	381.95
41501	PIKEVILLE	670.99	154.30	252.66	107.94	285.93	141.38	449.73
41503	SOUTH WILLIAMSON	290.28	221.26	222.40	46.70	123.70	165.97	454.83
41512	ASHCAMP	452.56	165.42	290.37	72.80	192.85	170.36	432.18
41513	BELCHER	505.96	176.47	275.64	81.39	215.61	216.33	478.80
41514	BELFRY	366.14	182.39	258.04	58.90	156.03	174.72	428.15
41517	BURDINE	519.53	168.46	290.62	83.58	221.39	153.26	533.18
41519	CANADA	405.67	184.96	241.59	65.26	172.87	220.22	441.31
41520	DORTON	489.57	158.75	273.86	78.76	208.62	144.42	502.43
41522	ELKHORN CITY	554.44	154.70	342.67	89.19	236.26	199.08	385.91
41524	FEDSCREEK	257.83	189.31	209.02	41.48	109.87	169.76	512.09
41526	FORDS BRANCH	670.99	154.30	252.66	107.94	285.93	141.38	449.73
41527	FOREST HILLS	332.76	181.61	247.89	53.53	141.80	165.51	426.23
41528	FREEBURN	397.13	180.64	284.14	63.88	169.23	195.26	595.97
41531	HARDY	253.19	181.61	247.74	40.73	107.89	187.94	552.80
41534	HELLIER	520.70	140.77	316.62	83.76	221.89	173.83	341.11
41535	HUDDY	403.82	188.24	197.32	64.96	172.08	197.99	517.30
41537	JENKINS	519.53	168.46	290.62	83.58	221.39	153.26	533.18
41538	JONANCY	670.99	154.30	252.66	107.94	285.93	141.38	449.73
41539	KIMPER	488.30	165.20	203.97	78.55	208.08	158.93	490.88
41540	LICK CREEK	324.65	182.42	234.00	52.23	138.34	189.14	502.45
41543	MC ANDREWS	423.11	187.66	188.01	68.07	180.30	199.38	521.99
41544	MC CARR	390.84	187.32	244.08	62.87	166.55	174.54	551.56
41547	MAJESTIC	377.97	181.77	274.20	60.80	161.07	215.92	613.49
41548	MOUTHCARD	299.15	184.91	226.69	48.12	127.48	183.25	505.15
41553	PHELPS	391.68	177.75	283.20	63.01	166.91	187.89	597.42
41554	PHYLLIS	445.91	173.14	205.29	71.73	190.02	164.79	502.20
41555	PINSONFORK	390.33	182.30	207.25	62.79	166.33	194.55	570.33
41557	RACCOON	684.16	173.13	235.89	110.06	291.54	153.51	385.60
41558	RANSOM	375.68	187.45	242.81	60.43	160.09	180.82	549.78
41559	REGINA	441.73	168.66	249.90	71.06	188.24	194.22	477.02
41560	ROBINSON CREEK	578.28	168.21	254.46	93.03	246.43	161.33	459.22
41562	SHELBIANA	657.66	157.69	247.49	105.80	280.25	169.54	441.33
41563	SHELBY GAP	420.94	184.38	248.61	67.72	179.38	170.29	515.94

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
41564	SIDNEY	413.05	183.51	243.70	66.45	176.01	211.57	442.95
41566	STEELE	242.87	190.84	210.25	39.07	103.49	169.71	511.22
41567	STONE	416.55	188.71	192.84	67.01	177.51	198.37	517.00
41568	STOPOVER	344.33	183.16	246.79	55.39	146.73	213.02	611.23
41571	VARNEY	467.76	167.66	231.08	75.25	199.33	181.55	470.94
41572	VIRGIE	433.11	153.26	261.68	69.67	184.56	198.56	416.56
41601	ALLEN	509.71	149.31	269.73	82.00	217.21	167.62	419.85
41602	AUXIER	563.20	139.31	271.42	90.60	240.00	183.45	376.15
41603	BANNER	463.43	172.32	211.63	74.55	197.48	191.35	458.59
41604	BEAVER	318.32	163.50	157.33	51.21	135.65	242.64	496.97
41605	BETSY LAYNE	517.80	179.84	205.89	83.30	220.65	139.68	433.71
41606	BEVINSVILLE	324.42	174.15	237.31	52.19	138.25	385.84	545.33
41607	BLUE RIVER	581.32	139.24	267.67	93.52	247.72	182.23	377.48
41612	BYPRO	335.11	176.29	203.44	53.91	142.80	334.15	557.18
41615	DANA	410.25	158.26	183.02	66.00	174.82	162.65	426.65
41616	DAVID	591.36	136.03	266.95	95.13	252.00	169.74	370.33
41619	DRIFT	427.68	155.90	248.61	68.80	182.25	231.02	459.88
41621	DWALE	537.97	138.21	321.69	86.54	229.25	158.32	397.83
41622	EASTERN	352.77	164.88	219.97	56.75	150.33	246.00	326.50
41630	GARRETT	370.38	152.92	214.22	59.58	157.83	221.68	353.94
41631	GRETHEL	458.14	159.13	244.01	73.70	195.23	238.86	422.45
41632	GUNLOCK	556.05	125.62	244.48	89.45	236.95	279.96	352.26
41635	HAROLD	536.22	155.61	243.56	86.26	228.50	210.63	373.71
41636	HI HAT	411.40	158.46	240.15	66.18	175.31	349.67	407.91
41640	HUEYSVILLE	417.00	143.23	204.79	67.08	177.70	208.38	348.17
41642	IVEL	413.08	159.87	184.05	66.45	176.03	169.78	410.68
41643	LACKEY	352.14	196.56	245.59	56.65	150.06	285.82	408.78
41645	LANGLEY	401.91	156.57	222.39	64.65	171.27	211.75	327.82
41647	MC DOWELL	416.31	157.08	241.24	66.97	177.40	319.93	413.59
41649	MARTIN	489.79	150.69	282.56	78.79	208.72	154.03	429.18
41650	MELVIN	374.48	164.93	232.70	60.24	159.58	300.99	544.54
41651	MINNIE	421.85	153.05	256.68	67.86	179.76	256.37	432.62
41653	PRESTONSBURG	575.55	132.71	292.83	92.59	245.26	170.15	372.38
41655	PRINTER	446.77	161.75	236.57	71.87	190.38	221.09	477.51
41659	STANVILLE	491.59	172.92	211.60	79.08	209.48	168.76	437.75
41660	TEABERRY	339.52	171.44	172.60	54.62	144.68	217.43	453.89
41663	TRAM	412.78	159.29	181.92	66.40	175.90	164.47	413.99

SIX MONTH PREMIUMS

KENTUCKY (16)

Model Year 2011 Symbol 10

ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
41666	WAYLAND	330.25	165.74	211.90	53.13	140.73	258.28	372.51
41667	WEEKSBURY	379.79	163.39	239.35	61.10	161.84	299.25	541.65
41669	WHEELWRIGHT	320.97	172.63	240.78	51.63	136.78	393.22	549.32
41701	HAZARD	557.60	151.46	273.20	89.70	237.61	125.98	329.90
41712	ARY	417.11	172.85	219.24	67.10	177.74	148.52	389.35
41713	AVAWAM	557.60	151.46	273.20	89.70	237.61	125.98	329.90
41714	BEAR BRANCH	367.12	163.51	100.43	59.06	156.44	203.92	426.11
41719	BONNYMAN	673.35	173.73	268.11	108.32	286.94	140.05	380.23
41721	BUCKHORN	320.11	175.57	185.65	51.50	136.41	183.22	382.96
41722	BULAN	513.58	173.80	246.31	82.62	218.85	153.98	401.69
41723	BUSY	544.52	157.31	209.21	87.60	232.04	140.04	349.52
41725	CARRIE	490.09	194.29	206.78	78.84	208.84	191.38	285.41
41727	CHAVIES	427.30	171.31	219.17	68.74	182.08	158.91	292.17
41729	COMBS	691.94	166.82	288.18	111.31	294.86	133.22	358.30
41731	CORNETTSVILLE	215.99	173.42	175.82	34.75	92.04	188.42	432.87
41735	DELPHIA	276.13	172.54	177.16	44.42	117.67	182.58	487.21
41739	DWARF	623.81	175.98	292.50	100.35	265.83	139.84	403.52
41740	EMMALENA	480.01	193.35	208.92	77.22	204.55	200.21	312.44
41743	FISTY	490.10	194.31	206.80	78.84	208.85	191.38	285.42
41745	GAYS CREEK	317.50	175.36	182.04	51.08	135.30	180.28	373.06
41746	HAPPY	408.73	169.02	180.71	65.75	174.17	162.25	354.69
41749	HYDEN	414.20	145.62	150.72	66.63	176.51	149.57	352.62
41751	JEFF	433.73	158.25	269.13	69.77	184.83	143.70	342.47
41754	KRYPTON	521.39	179.43	174.83	83.88	222.18	151.91	395.60
41759	SASSAFRAS	489.37	177.66	217.65	78.72	208.54	168.60	387.45
41760	SCUDDY	360.11	170.48	178.12	57.93	153.45	154.78	357.97
41762	SIZEROCK	367.26	160.81	107.98	59.08	156.50	195.08	411.69
41763	SLEMP	305.68	174.98	177.31	49.17	130.26	175.97	500.98
41764	SMILAX	287.91	181.02	206.85	46.32	122.69	155.39	439.26
41766	THOUSANDSTICKS	368.80	163.01	102.19	59.33	157.16	203.32	423.66
41772	VEST	438.50	189.29	217.66	70.54	186.86	238.36	434.01
41773	VICCO	392.61	171.63	185.15	63.16	167.30	170.14	341.54
41774	VIPER	248.26	152.57	257.33	39.94	105.79	171.13	317.81
41775	WENDOVER	401.91	152.60	152.71	64.65	171.27	142.43	360.92
41776	WOOTON	359.40	176.71	206.56	57.82	153.15	152.10	393.50
41777	YEADDISS	263.64	179.48	223.15	42.41	112.35	153.29	440.89
41804	BLACKEY	146.43	130.88	113.17	23.56	62.40	103.01	265.26

SIX MONTH PREMIUMS

KENTUCKY (16)

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
41810	CROMONA	264.30	175.73	198.75	42.52	112.62	150.72	396.01
41812	DEANE	346.15	190.46	169.06	55.69	147.51	169.78	398.74
41815	ERMINE	399.46	166.40	167.56	64.26	170.22	148.14	444.04
41817	GARNER	395.51	196.69	178.52	63.63	168.54	237.54	289.07
41819	GORDON	316.61	183.68	121.15	50.93	134.92	155.22	436.77
41821	HALLIE	324.77	198.74	118.64	52.25	138.40	167.53	412.68
41822	HINDMAN	498.90	178.45	181.41	80.26	212.60	229.48	301.60
41824	ISOM	330.73	188.96	232.44	53.20	140.93	156.45	407.65
41825	JACKHORN	150.66	121.51	143.12	24.24	64.20	102.47	260.34
41826	JEREMIAH	145.93	127.96	114.75	23.48	62.19	95.63	288.69
41828	KITE	336.25	204.77	200.49	54.09	143.29	232.63	501.34
41831	LEBURN	401.11	193.29	200.85	64.53	170.92	198.74	298.86
41832	LETCHER	145.59	139.98	108.07	23.42	62.04	95.42	294.34
41833	LINEFORK	322.11	187.83	121.89	51.82	137.26	156.78	427.83
41834	LITTCARR	432.33	179.61	171.90	69.55	184.23	206.18	303.01
41835	MC ROBERTS	154.30	114.06	120.24	24.82	65.75	92.31	254.53
41836	MALLIE	336.27	192.62	171.83	54.09	143.29	219.89	414.77
41837	MAYKING	351.55	191.82	175.06	56.55	149.81	147.07	411.66
41838	MILLSTONE	259.42	177.28	162.42	41.73	110.55	155.88	380.08
41839	MOUSIE	355.12	198.76	192.63	57.13	151.33	254.99	334.88
41840	NEON	264.30	175.73	198.75	42.52	112.62	150.72	396.01
41843	PINE TOP	295.85	198.10	178.30	47.59	126.07	261.51	390.82
41844	PIPPA PASSES	369.13	197.99	168.15	59.38	157.30	193.70	495.62
41845	PREMIUM	215.90	200.10	202.00	34.73	92.00	146.91	425.17
41847	REDFOX	403.26	200.72	180.87	64.87	171.84	188.34	462.78
41848	ROXANA	215.85	225.01	166.94	34.72	91.98	143.35	438.20
41849	SECO	166.97	116.44	106.90	26.86	71.15	115.01	259.63
41855	THORNTON	325.36	213.66	181.06	52.34	138.65	136.65	364.71
41858	WHITESBURG	346.81	189.82	212.67	55.79	147.79	153.60	416.48
41859	DEMA	334.47	201.62	214.59	53.81	142.53	259.38	497.58
41861	RAVEN	334.57	206.71	181.08	53.82	142.57	228.20	376.20
41862	TOPMOST	332.51	198.80	226.54	53.49	141.69	283.93	496.82
42001	PADUCAH	97.27	128.38	65.07	15.65	41.45	93.99	152.06
42003	PADUCAH	117.97	151.34	78.06	18.98	50.27	113.36	180.77
42020	ALMO	99.48	115.04	53.47	16.00	42.39	116.48	166.89
42021	ARLINGTON	92.59	107.92	65.69	14.89	39.45	146.84	153.47
42022	BANDANA	127.61	127.07	87.89	20.53	54.38	162.58	181.89

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
42023	BARDWELL	98.49	110.38	94.92	15.84	41.97	108.45	152.45
42024	BARLOW	127.89	115.48	77.52	20.57	54.50	130.80	175.55
42025	BENTON	89.12	89.91	62.89	14.34	37.98	159.97	146.57
42027	BOAZ	128.13	137.40	93.27	20.61	54.60	162.84	174.66
42028	BURNA	146.79	117.08	97.09	23.61	62.55	333.13	234.95
42029	CALVERT CITY	90.46	102.77	63.77	14.55	38.55	137.49	155.15
42031	CLINTON	123.54	117.84	67.87	19.87	52.65	223.27	140.80
42032	COLUMBUS	118.02	119.49	67.80	18.99	50.29	193.65	143.09
42033	CRAYNE	122.44	127.01	83.27	19.70	52.18	366.42	308.63
42035	CUNNINGHAM	108.21	112.71	78.02	17.41	46.11	98.68	151.74
42036	DEXTER	106.32	124.24	56.16	17.10	45.31	151.27	200.50
42037	DYCUSBURG	108.46	112.51	73.76	17.45	46.22	324.58	273.39
42038	EDDYVILLE	96.96	93.53	56.02	15.60	41.32	338.07	179.25
42039	FANCY FARM	117.64	111.28	69.68	18.92	50.13	159.84	164.67
42040	FARMINGTON	111.48	108.14	64.04	17.93	47.51	202.21	176.40
42041	FULTON	120.99	96.95	58.38	19.46	51.56	186.51	179.13
42044	GILBERTSVILLE	79.22	76.25	60.67	12.74	33.76	164.72	147.89
42045	GRAND RIVERS	97.41	91.81	64.75	15.67	41.51	171.32	150.41
42047	HAMPTON	144.18	116.40	104.53	23.19	61.44	347.85	245.54
42048	HARDIN	94.76	101.93	62.09	15.24	40.38	165.61	159.81
42049	HAZEL	86.40	117.44	44.00	13.90	36.82	147.24	148.91
42050	HICKMAN	88.86	194.96	97.29	14.29	37.87	107.90	190.99
42051	HICKORY	123.49	116.74	91.77	19.87	52.62	164.03	167.89
42053	KEVIL	122.34	147.12	88.92	19.68	52.13	147.62	176.75
42054	KIRKSEY	89.66	108.06	58.39	14.42	38.21	130.51	163.14
42055	KUTTAWA	99.07	84.17	58.56	15.94	42.22	258.26	173.90
42056	LA CENTER	127.61	127.07	87.89	20.53	54.38	162.58	181.89
42058	LEDBETTER	116.91	134.05	119.73	18.81	49.82	116.20	178.61
42060	LOVELACEVILLE	122.34	147.12	88.92	19.68	52.13	147.62	176.75
42061	LOWES	111.98	113.62	67.21	18.01	47.72	108.83	153.70
42064	MARION	108.46	112.51	73.76	17.45	46.22	324.58	273.39
42066	MAYFIELD	118.06	110.32	86.81	18.99	50.31	180.99	177.90
42069	MELBER	111.98	113.62	67.21	18.01	47.72	108.83	153.70
42071	MURRAY	76.45	114.49	44.53	12.30	32.58	114.22	154.60
42076	NEW CONCORD	93.90	103.14	63.51	15.11	40.02	239.89	178.40
42078	SALEM	109.41	97.32	67.86	17.60	46.62	294.51	175.05
42079	SEDALIA	117.45	102.95	62.66	18.89	50.05	228.57	179.38

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
42081	SMITHLAND	159.96	124.17	115.53	25.73	68.16	257.55	292.87
42082	SYMSONIA	104.11	103.16	61.56	16.75	44.36	162.27	147.90
42083	TILINE	116.73	114.12	78.48	18.78	49.74	198.14	178.59
42085	WATER VALLEY	127.22	98.17	62.03	20.47	54.21	235.81	177.84
42086	WEST PADUCAH	98.91	118.75	66.77	15.91	42.15	98.42	157.59
42087	WICKLIFFE	127.95	117.26	89.44	20.58	54.52	163.47	171.77
42088	WINGO	128.29	112.41	77.44	20.64	54.67	188.44	169.93
42101	BOWLING GREEN	125.27	117.13	63.97	20.15	53.38	80.86	155.83
42102	BOWLING GREEN	125.27	117.13	63.97	20.15	53.38	80.86	155.83
42103	BOWLING GREEN	99.66	118.72	47.53	16.03	42.47	87.87	144.75
42104	BOWLING GREEN	93.65	117.82	50.04	15.07	39.91	69.22	136.68
42120	ADOLPHUS	99.12	128.81	64.92	15.94	42.24	199.28	201.63
42122	ALVATON	119.94	117.15	55.14	19.30	51.11	90.69	148.43
42123	AUSTIN	146.50	124.22	62.44	23.57	62.43	126.96	158.93
42124	BEAUMONT	135.96	115.66	60.09	21.87	57.94	117.65	202.11
42127	CAVE CITY	140.22	123.10	56.55	22.56	59.75	135.14	171.91
42129	EDMONTON	135.86	106.03	66.61	21.86	57.90	203.78	229.31
42130	EIGHTY EIGHT	159.47	130.00	63.01	25.65	67.96	125.05	177.95
42131	ETOILE	146.01	126.96	64.60	23.49	62.22	142.45	167.45
42133	FOUNTAIN RUN	145.73	128.78	59.08	23.44	62.10	143.49	154.20
42134	FRANKLIN	94.88	114.65	70.26	15.26	40.43	147.01	155.29
42140	GAMALIEL	140.04	121.89	67.34	22.53	59.68	105.45	236.85
42141	GLASGOW	172.80	134.98	63.54	27.80	73.64	117.71	176.02
42151	HESTAND	102.83	99.18	55.94	16.54	43.82	135.68	167.92
42153	HOLLAND	125.19	126.17	61.99	20.14	53.35	193.67	163.34
42154	KNOB LICK	130.07	118.21	66.68	20.92	55.43	170.78	220.40
42156	LUCAS	146.62	124.76	62.36	23.59	62.48	124.50	158.57
42157	MOUNT HERMON	126.16	119.39	55.29	20.29	53.76	151.73	171.56
42159	OAKLAND	130.31	125.07	69.49	20.96	55.53	114.75	178.00
42160	PARK CITY	131.25	118.66	66.55	21.11	55.93	136.03	198.53
42163	ROCKY HILL	120.21	110.65	77.97	19.34	51.22	172.38	217.43
42164	SCOTTSVILLE	113.59	122.72	64.37	18.27	48.40	188.44	165.61
42166	SUMMER SHADE	138.83	120.33	59.18	22.33	59.16	117.94	196.57
42167	TOMPKINSVILLE	116.36	111.59	57.31	18.72	49.59	164.29	180.03
42170	WOODBURN	112.23	117.02	62.86	18.05	47.82	105.19	150.19
42171	SMITHS GROVE	123.79	121.24	76.53	19.91	52.75	135.59	179.31
42202	ADAIRVILLE	111.62	91.26	90.38	17.96	47.56	206.89	167.17

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42204	ALLENSVILLE	135.79	100.81	60.10	21.84	57.86	193.05	164.44
42206	AUBURN	113.93	107.49	86.25	18.33	48.55	199.46	163.33
42207	BEE SPRING	141.59	98.81	57.00	22.78	60.34	230.55	147.11
42210	BROWNSVILLE	115.12	99.14	73.72	18.52	49.06	189.91	169.81
42211	CADIZ	102.51	97.64	46.28	16.49	43.68	251.49	174.64
42214	CENTER	141.72	115.07	70.18	22.80	60.39	199.59	228.21
42215	CERULEAN	118.56	120.41	55.40	19.07	50.52	197.42	170.11
42216	CLIFTY	165.74	114.62	69.86	26.66	70.63	198.09	161.72
42217	CROFTON	129.17	120.14	57.22	20.78	55.04	214.75	170.92
42220	ELKTON	165.74	114.62	69.86	26.66	70.63	198.09	161.72
42223	FORT CAMPBELL	106.10	100.58	37.06	17.07	45.21	117.76	212.52
42232	GRACEY	118.44	125.42	52.53	19.05	50.47	155.43	176.23
42234	GUTHRIE	141.19	104.79	58.34	22.71	60.17	198.40	165.98
42236	HERNDON	119.71	107.89	49.37	19.26	51.01	164.57	191.87
42240	HOPKINSVILLE	115.21	155.73	50.88	18.53	49.10	128.07	211.53
42252	JETSON	105.77	98.79	85.72	17.02	45.07	193.59	249.74
42254	LA FAYETTE	122.80	104.23	49.58	19.76	52.33	163.41	191.79
42256	LEWISBURG	112.51	96.56	85.12	18.10	47.94	245.25	160.27
42259	MAMMOTH CAVE	125.65	101.07	60.44	20.21	53.54	220.82	219.85
42261	MORGANTOWN	112.28	101.80	75.52	18.06	47.85	227.64	261.90
42262	OAK GROVE	127.14	146.90	48.31	20.45	54.18	104.66	297.48
42265	OLMSTEAD	123.12	91.83	71.91	19.81	52.46	198.49	160.87
42266	PEMBROKE	141.53	134.13	54.83	22.77	60.31	138.88	175.34
42273	ROCHESTER	108.61	103.10	60.71	17.47	46.28	208.87	285.07
42274	ROCKFIELD	117.00	115.27	64.93	18.82	49.86	94.38	154.70
42275	ROUNDHILL	111.47	98.45	76.48	17.93	47.50	178.21	182.64
42276	RUSSELLVILLE	112.47	95.61	75.06	18.09	47.93	193.38	157.79
42280	SHARON GROVE	144.92	106.88	84.65	23.31	61.75	225.57	168.87
42285	SWEEDEN	136.71	100.46	61.60	21.99	58.26	266.65	161.53
42286	TRENTON	209.63	127.80	52.34	33.72	89.33	174.46	176.73
42301	OWENSBORO	83.73	128.60	35.77	13.47	35.68	94.99	149.09
42303	OWENSBORO	75.16	119.62	37.56	12.09	32.03	83.88	150.89
42320	BEAVER DAM	118.94	118.04	67.33	19.13	50.68	164.92	243.49
42321	BEECH CREEK	142.08	116.10	62.89	22.86	60.55	180.80	219.33
42322	BEECH GROVE	116.84	158.39	61.97	18.80	49.79	190.24	178.56
42323	BEECHMONT	145.15	117.93	64.10	23.35	61.85	177.63	225.14
42324	BELTON	136.82	113.96	65.89	22.01	58.30	191.82	195.25

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ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
42325	BREMEN	115.26	120.95	67.23	18.54	49.12	243.19	198.68
42326	BROWDER	128.86	111.80	68.18	20.73	54.91	231.08	210.63
42327	CALHOUN	116.84	158.39	61.97	18.80	49.79	190.24	178.56
42328	CENTERTOWN	117.58	122.54	64.16	18.91	50.10	205.66	267.46
42330	CENTRAL CITY	137.57	135.13	87.70	22.13	58.62	302.09	286.13
42332	CLEATON	137.57	135.13	87.70	22.13	58.62	302.09	286.13
42333	CROMWELL	118.69	120.82	68.77	19.09	50.58	148.77	228.90
42337	DRAKESBORO	132.42	112.41	64.52	21.30	56.43	243.49	222.05
42338	DUNDEE	165.86	147.45	75.62	26.68	70.68	289.84	273.28
42339	DUNMOR	131.81	111.36	67.16	21.20	56.17	193.69	183.79
42343	FORDSVILLE	110.97	119.97	60.67	17.85	47.29	218.05	215.08
42344	GRAHAM	129.40	124.13	61.53	20.82	55.14	187.62	196.66
42345	GREENVILLE	113.99	111.92	53.46	18.34	48.58	256.90	176.27
42347	HARTFORD	125.40	124.00	60.05	20.17	53.44	217.12	226.28
42348	HAWESVILLE	128.30	100.59	51.49	20.64	54.67	244.53	166.72
42349	HORSE BRANCH	139.06	125.21	71.08	22.37	59.26	206.10	227.21
42350	ISLAND	171.22	166.61	105.57	27.54	72.96	286.78	250.09
42351	LEWISPORT	89.82	104.68	45.10	14.45	38.28	182.15	148.00
42352	LIVERMORE	120.59	124.52	82.98	19.40	51.39	212.02	202.06
42354	MC HENRY	118.00	115.99	68.42	18.98	50.28	124.47	229.78
42355	MACEO	95.59	114.00	43.71	15.38	40.74	109.65	150.04
42356	MAPLE MOUNT	83.73	128.60	35.77	13.47	35.68	94.99	149.09
42361	OLATON	165.82	150.75	83.63	26.67	70.66	279.55	274.75
42366	PHILPOT	85.95	114.30	41.72	13.83	36.63	127.66	142.52
42367	POWDERLY	113.76	113.50	59.65	18.30	48.48	221.89	199.27
42368	REYNOLDS STATION	118.35	123.79	57.11	19.04	50.43	175.39	179.86
42369	ROCKPORT	112.80	115.67	67.95	18.15	48.07	197.46	245.59
42370	ROSINE	125.72	122.75	68.65	20.22	53.57	261.22	175.46
42371	RUMSEY	145.46	126.96	72.84	23.40	61.98	187.64	179.48
42372	SACRAMENTO	141.44	127.99	65.45	22.75	60.27	252.22	177.55
42374	SOUTH CARROLLTON	137.57	135.13	87.70	22.13	58.62	302.09	286.13
42376	UTICA	92.84	117.19	48.52	14.94	39.56	142.24	153.73
42378	WHITESVILLE	86.26	119.15	52.70	13.88	36.76	152.50	161.48
42404	CLAY	135.51	111.57	60.18	21.80	57.75	239.50	201.59
42406	CORYDON	136.89	118.65	66.73	22.02	58.33	116.25	179.02
42408	DAWSON SPRINGS	118.00	105.54	57.72	18.98	50.28	263.24	156.55
42409	DIXON	122.58	110.51	58.45	19.72	52.23	233.85	190.36

SIX MONTH PREMIUMS

KENTUCKY (16)

Model Year 2011 Symbol 10

ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
42410	EARLINGTON	103.10	122.67	52.34	16.59	43.94	194.74	168.36
42411	FREDONIA	89.46	111.93	61.36	14.39	38.12	297.50	213.66
42413	HANSON	96.08	116.10	46.87	15.46	40.94	147.72	157.94
42420	HENDERSON	89.04	112.69	45.27	14.32	37.94	97.87	156.95
42431	MADISONVILLE	84.97	116.79	48.02	13.67	36.21	149.17	154.34
42436	MANITOU	90.67	114.37	50.73	14.59	38.64	158.05	160.20
42437	MORGANFIELD	109.26	119.51	60.76	17.58	46.56	139.75	206.23
42440	MORTONS GAP	119.04	127.44	58.79	19.15	50.73	258.60	175.08
42441	NEBO	108.22	120.22	61.18	17.41	46.12	207.08	174.74
42442	NORTONVILLE	139.93	127.78	67.15	22.51	59.63	219.57	175.91
42445	PRINCETON	88.52	111.40	55.95	14.24	37.72	275.50	190.78
42450	PROVIDENCE	113.28	121.50	69.13	18.22	48.27	268.58	196.07
42451	REED	99.43	109.54	46.32	15.99	42.37	97.28	163.95
42452	ROBARDS	93.29	115.05	48.74	15.01	39.75	113.06	164.68
42453	SAINT CHARLES	138.70	118.31	68.55	22.31	59.10	283.16	173.47
42455	SEBREE	117.90	116.48	54.66	18.97	50.24	200.01	178.27
42456	SLAUGHTERS	116.76	125.81	54.80	18.78	49.76	200.78	174.16
42457	SMITH MILLS	89.04	112.69	45.27	14.32	37.94	97.87	156.95
42458	SPOTTSVILLE	96.14	109.98	45.94	15.47	40.97	97.29	162.24
42459	STURGIS	99.97	103.87	100.90	16.08	42.60	179.61	221.48
42461	UNIONTOWN	117.05	113.04	57.85	18.83	49.88	151.47	190.17
42462	WAVERLY	114.44	115.00	62.04	18.41	48.76	142.15	194.19
42463	WHEATCROFT	135.51	111.57	60.18	21.80	57.75	239.50	201.59
42464	WHITE PLAINS	112.11	124.48	55.54	18.04	47.78	185.88	173.18
42501	SOMERSET	319.06	199.38	145.28	51.33	135.96	299.10	327.21
42503	SOMERSET	358.18	172.26	108.49	57.62	152.63	285.91	314.91
42516	BETHELRIDGE	164.64	144.49	86.84	26.49	70.16	269.51	289.54
42518	BRONSTON	141.00	119.74	56.84	22.68	60.09	218.38	221.12
42519	BURNSIDE	299.39	165.54	98.97	48.16	127.58	394.33	348.27
42528	DUNNVILLE	172.42	137.57	86.82	27.74	73.48	269.44	293.75
42533	FERGUSON	329.37	221.58	123.85	52.99	140.36	295.00	327.82
42539	LIBERTY	165.29	146.72	86.83	26.59	70.43	333.54	333.89
42541	MIDDLEBURG	145.30	123.42	83.24	23.37	61.92	228.22	189.52
42544	NANCY	217.35	173.04	132.84	34.96	92.62	430.09	287.05
42553	SCIENCE HILL	309.37	193.37	103.24	49.77	131.83	363.52	317.34
42564	WEST SOMERSET	321.21	154.48	97.29	51.67	136.88	256.41	282.41
42565	WINDSOR	162.59	149.16	81.92	26.16	69.28	288.83	283.20

SIX MONTH PREMIUMS

KENTUCKY (16)

Model Year 2011 Symbol 10

ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
42566	YOSEMITE	162.62	138.68	87.84	26.16	69.30	281.79	278.08
42567	EUBANK	276.53	189.08	102.19	44.49	117.84	468.84	320.32
42602	ALBANY	155.69	126.89	85.54	25.04	66.34	301.75	295.75
42603	ALPHA	155.06	117.41	73.60	24.95	66.08	393.77	205.22
42629	JAMESTOWN	134.07	129.22	54.28	21.57	57.13	207.18	172.68
42631	MARSHES SIDING	254.27	150.05	116.39	40.90	108.35	463.29	397.84
42633	MONTICELLO	174.72	111.17	84.92	28.11	74.45	470.33	215.51
42634	PARKERS LAKE	327.74	154.60	95.91	52.72	139.66	467.07	349.63
42635	PINE KNOT	195.95	145.06	101.41	31.52	83.50	624.63	348.07
42638	REVELO	182.23	169.56	105.62	29.32	77.66	529.42	366.60
42642	RUSSELL SPRINGS	143.03	109.26	83.46	23.01	60.95	232.65	173.95
42647	STEARNS	190.88	146.47	130.48	30.71	81.34	504.34	385.56
42649	STRUNK	198.46	153.90	96.43	31.93	84.57	581.51	351.51
42653	WHITLEY CITY	254.27	150.05	116.39	40.90	108.35	463.29	397.84
42701	ELIZABETHTOWN	120.48	118.61	50.60	19.38	51.34	80.59	163.26
42712	BIG CLIFTY	123.47	120.37	68.60	19.86	52.62	184.93	179.51
42713	BONNIEVILLE	160.96	132.21	70.97	25.89	68.59	335.30	260.32
42715	BREEDING	193.20	135.97	113.05	31.08	82.33	259.14	252.24
42716	BUFFALO	152.96	126.49	72.51	24.61	65.18	213.71	176.68
42717	BURKESVILLE	123.02	114.54	68.67	19.79	52.42	217.43	177.66
42718	CAMPBELLSVILLE	246.46	133.13	79.99	39.65	105.03	240.60	193.00
42721	CANEYVILLE	122.77	116.01	68.29	19.75	52.32	271.71	205.15
42722	CANMER	238.47	128.24	94.33	38.36	101.62	219.27	225.70
42724	CECILIA	104.94	114.31	59.22	16.88	44.72	93.02	154.41
42726	CLARKSON	135.10	124.81	79.31	21.73	57.57	338.07	288.25
42728	COLUMBIA	244.78	131.33	110.10	39.38	104.31	224.27	237.92
42729	CUB RUN	169.18	130.03	73.19	27.22	72.09	336.40	233.50
42732	EASTVIEW	102.57	108.70	57.97	16.50	43.71	134.07	156.97
42733	ELK HORN	255.75	181.45	84.36	41.14	108.98	277.02	232.36
42740	GLENDALE	115.26	118.77	55.64	18.54	49.11	102.07	157.02
42741	GLENS FORK	144.41	130.60	73.94	23.23	61.54	232.07	202.35
42742	GRADYVILLE	231.62	130.11	124.07	37.26	98.70	189.51	249.58
42743	GREENSBURG	158.95	130.06	87.23	25.57	67.73	325.02	248.99
42746	HARDYVILLE	193.61	115.60	79.68	31.15	82.50	172.56	188.77
42748	HODGENVILLE	171.72	127.71	64.30	27.62	73.18	156.95	171.63
42749	HORSE CAVE	136.18	123.54	76.38	21.91	58.03	180.17	178.72
42753	KNIFLEY	242.15	139.87	135.13	38.95	103.19	184.50	227.85

SIX MONTH PREMIUMS

KENTUCKY (16)

Model Year 2011 Symbol 10

ZIP Code	ZIP Code Name	Bodily Injury 25/50	Property Damage $25,000	Personal Injury Protection $10,000	Uninsured Mototists 25/50	Underinsured Mototists 25/50	Comprehensive $500 Deductible	Collision $500 Deductible
42754	LEITCHFIELD	125.72	122.75	68.65	20.22	53.57	261.22	175.46
42757	MAGNOLIA	171.58	149.47	85.24	27.60	73.12	302.60	263.15
42758	MANNSVILLE	239.24	134.24	86.04	38.49	101.95	270.14	196.47
42762	MILLWOOD	132.23	124.06	69.96	21.27	56.35	282.87	176.07
42764	MOUNT SHERMAN	146.56	124.19	72.46	23.58	62.45	227.77	182.05
42765	MUNFORDVILLE	189.47	127.06	78.17	30.48	80.74	321.40	242.25
42776	SONORA	135.07	128.35	60.78	21.73	57.56	156.08	171.41
42782	SUMMERSVILLE	200.71	117.36	72.89	32.29	85.53	296.22	260.68
42784	UPTON	143.95	126.53	60.78	23.16	61.34	227.24	201.63
42788	WHITE MILLS	118.79	123.38	64.01	19.11	50.62	161.24	171.24

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
40003	BAGDAD	0.925	0.955
40004	BARDSTOWN	0.938	0.963
40006	BEDFORD	0.963	0.978
40007	BETHLEHEM	0.950	0.970
40008	BLOOMFIELD	0.975	0.985
40009	BRADFORDSVILLE	0.938	0.963
40010	BUCKNER	0.988	0.993
40011	CAMPBELLSBURG	0.963	0.978
40012	CHAPLIN	0.913	0.948
40013	COXS CREEK	0.938	0.963
40014	CRESTWOOD	0.963	0.978
40019	EMINENCE	0.963	0.978
40020	FAIRFIELD	0.950	0.970
40022	FINCHVILLE	0.938	0.963
40023	FISHERVILLE	0.963	0.978
40025	GLENVIEW	0.988	0.993
40026	GOSHEN	0.988	0.993
40031	LA GRANGE	0.963	0.978
40033	LEBANON	0.950	0.970
40036	LOCKPORT	0.938	0.963
40037	LORETTO	0.938	0.963
40040	MACKVILLE	0.938	0.963
40041	MASONIC HOME	0.888	0.933
40045	MILTON	0.913	0.948
40046	MOUNT EDEN	0.925	0.955
40047	MOUNT WASHINGTON	0.925	0.955
40048	NAZARETH	0.950	0.970
40049	NERINX	0.938	0.963
40050	NEW CASTLE	0.950	0.970
40051	NEW HAVEN	0.925	0.955
40052	NEW HOPE	0.925	0.955
40055	PENDLETON	0.975	0.985
40056	PEWEE VALLEY	0.963	0.978
40057	PLEASUREVILLE	0.975	0.985
40058	PORT ROYAL	0.938	0.963
40059	PROSPECT	0.988	0.993
40060	RAYWICK	0.938	0.963
40061	SAINT CATHARINE	0.963	0.978
40062	SAINT FRANCIS	0.938	0.963
40063	SAINT MARY	0.963	0.978
40065	SHELBYVILLE	0.913	0.948
40067	SIMPSONVILLE	0.975	0.985
40068	SMITHFIELD	0.963	0.978
40069	SPRINGFIELD	0.975	0.985
40070	SULPHUR	0.963	0.978
40071	TAYLORSVILLE	0.963	0.978
40075	TURNERS STATION	0.950	0.970
40076	WADDY	0.975	0.985
40077	WESTPORT	0.988	0.993
40078	WILLISBURG	0.938	0.963
40104	BATTLETOWN	0.938	0.963
40107	BOSTON	0.938	0.963
40108	BRANDENBURG	0.963	0.978
40109	BROOKS	0.938	0.963
40110	CLERMONT	0.950	0.970
40111	CLOVERPORT	0.888	0.933
40115	CUSTER	0.913	0.948
40117	EKRON	0.975	0.985
40118	FAIRDALE	0.950	0.970
40119	FALLS OF ROUGH	0.950	0.970
40121	FORT KNOX	0.875	0.925
40140	GARFIELD	0.963	0.978
40142	GUSTON	0.950	0.970
40143	HARDINSBURG	0.938	0.963
40144	HARNED	0.900	0.940
40145	HUDSON	0.925	0.955
40146	IRVINGTON	0.963	0.978
40150	LEBANON JUNCTION	0.963	0.978
40152	MC DANIELS	0.950	0.970
40155	MULDRAUGH	0.900	0.940
40157	PAYNEVILLE	0.975	0.985
40160	RADCLIFF	0.988	0.993

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
40161	RHODELIA	0.975	0.985
40162	RINEYVILLE	0.988	0.993
40165	SHEPHERDSVILLE	0.950	0.970
40170	STEPHENSPORT	0.900	0.940
40171	UNION STAR	0.913	0.948
40175	VINE GROVE	0.975	0.985
40176	WEBSTER	0.975	0.985
40177	WEST POINT	0.888	0.933
40178	WESTVIEW	0.925	0.955
40202	LOUISVILLE	0.950	0.970
40203	LOUISVILLE	0.988	0.993
40204	LOUISVILLE	0.938	0.963
40205	LOUISVILLE	0.925	0.955
40206	LOUISVILLE	0.913	0.948
40207	LOUISVILLE	0.963	0.978
40208	LOUISVILLE	0.988	0.993
40209	LOUISVILLE	0.950	0.970
40210	LOUISVILLE	0.988	0.993
40211	LOUISVILLE	0.988	0.993
40212	LOUISVILLE	0.975	0.985
40213	LOUISVILLE	0.950	0.970
40214	LOUISVILLE	0.975	0.985
40215	LOUISVILLE	0.988	0.993
40216	LOUISVILLE	0.988	0.993
40217	LOUISVILLE	0.925	0.955
40218	LOUISVILLE	0.950	0.970
40219	LOUISVILLE	0.988	0.993
40220	LOUISVILLE	0.900	0.940
40222	LOUISVILLE	0.925	0.955
40223	LOUISVILLE	0.925	0.955
40228	LOUISVILLE	0.950	0.970
40229	LOUISVILLE	0.950	0.970
40231	LOUISVILLE	0.988	0.993
40241	LOUISVILLE	0.913	0.948
40242	LOUISVILLE	0.888	0.933
40243	LOUISVILLE	0.888	0.933

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
40245	LOUISVILLE	0.988	0.993
40258	LOUISVILLE	0.950	0.970
40272	LOUISVILLE	0.950	0.970
40280	LOUISVILLE	0.938	0.963
40291	LOUISVILLE	0.925	0.955
40299	LOUISVILLE	0.900	0.940
40310	BURGIN	0.938	0.963
40311	CARLISLE	0.925	0.955
40312	CLAY CITY	0.913	0.948
40313	CLEARFIELD	0.888	0.933
40316	DENNISTON	0.913	0.948
40322	FRENCHBURG	0.938	0.963
40324	GEORGETOWN	0.900	0.940
40328	GRAVEL SWITCH	0.925	0.955
40330	HARRODSBURG	0.950	0.970
40334	HOPE	0.925	0.955
40336	IRVINE	0.913	0.948
40337	JEFFERSONVILLE	0.963	0.978
40339	KEENE	0.938	0.963
40342	LAWRENCEBURG	0.900	0.940
40346	MEANS	0.913	0.948
40347	MIDWAY	0.913	0.948
40348	MILLERSBURG	0.900	0.940
40350	MOOREFIELD	0.975	0.985
40351	MOREHEAD	0.900	0.940
40353	MOUNT STERLING	0.950	0.970
40355	NEW LIBERTY	0.950	0.970
40356	NICHOLASVILLE	0.938	0.963
40358	OLYMPIA	0.925	0.955
40359	OWENTON	0.975	0.985
40360	OWINGSVILLE	0.913	0.948
40361	PARIS	0.900	0.940
40363	PERRY PARK	0.975	0.985
40370	SADIEVILLE	0.938	0.963
40371	SALT LICK	0.938	0.963
40372	SALVISA	0.913	0.948

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
40374	SHARPSBURG	0.925	0.955
40376	SLADE	0.950	0.970
40379	STAMPING GROUND	0.938	0.963
40380	STANTON	0.975	0.985
40383	VERSAILLES	0.913	0.948
40385	WACO	0.938	0.963
40387	WELLINGTON	0.925	0.955
40390	WILMORE	0.900	0.940
40391	WINCHESTER	0.925	0.955
40402	ANNVILLE	0.963	0.978
40403	BEREA	0.900	0.940
40404	BEREA	0.888	0.933
40409	BRODHEAD	0.938	0.963
40419	CRAB ORCHARD	0.975	0.985
40422	DANVILLE	0.963	0.978
40434	GRAY HAWK	0.975	0.985
40437	HUSTONVILLE	0.913	0.948
40440	JUNCTION CITY	0.888	0.933
40442	KINGS MOUNTAIN	0.963	0.978
40444	LANCASTER	0.975	0.985
40445	LIVINGSTON	0.925	0.955
40447	MC KEE	0.975	0.985
40448	MC KINNEY	0.913	0.948
40456	MOUNT VERNON	0.913	0.948
40460	ORLANDO	0.925	0.955
40461	PAINT LICK	0.913	0.948
40464	PARKSVILLE	0.900	0.940
40468	PERRYVILLE	0.900	0.940
40472	RAVENNA	0.913	0.948
40475	RICHMOND	0.925	0.955
40481	SANDGAP	0.975	0.985
40484	STANFORD	0.913	0.948
40486	TYNER	0.950	0.970
40489	WAYNESBURG	0.938	0.963
40502	LEXINGTON	0.913	0.948
40503	LEXINGTON	0.875	0.925
40504	LEXINGTON	0.875	0.925
40505	LEXINGTON	0.888	0.933
40506	LEXINGTON	0.875	0.925
40507	LEXINGTON	0.875	0.925
40508	LEXINGTON	0.875	0.925
40509	LEXINGTON	0.875	0.925
40510	LEXINGTON	0.988	0.993
40511	LEXINGTON	0.888	0.933
40513	LEXINGTON	0.888	0.933
40514	LEXINGTON	0.875	0.925
40515	LEXINGTON	0.888	0.933
40516	LEXINGTON	0.913	0.948
40517	LEXINGTON	0.875	0.925
40526	LEXINGTON	0.875	0.925
40601	FRANKFORT	0.888	0.933
40604	FRANKFORT	0.900	0.940
40701	CORBIN	0.975	0.985
40729	EAST BERNSTADT	0.975	0.985
40734	GRAY	0.975	0.985
40737	KEAVY	0.975	0.985
40740	LILY	0.975	0.985
40741	LONDON	0.975	0.985
40743	LONDON	0.963	0.978
40744	LONDON	0.988	0.993
40755	PITTSBURG	0.975	0.985
40759	ROCKHOLDS	0.975	0.985
40763	SILER	0.975	0.985
40769	WILLIAMSBURG	0.975	0.985
40771	WOODBINE	0.988	0.993
40801	AGES BROOKSIDE	0.913	0.948
40806	BAXTER	0.900	0.940
40807	BENHAM	0.913	0.948
40808	BIG LAUREL	0.938	0.963
40810	BLEDSOE	0.950	0.970
40813	CALVIN	0.975	0.985
40815	CAWOOD	0.963	0.978

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
40816	CHAPPELL	0.963	0.978
40818	COALGOOD	0.913	0.948
40819	COLDIRON	0.913	0.948
40820	CRANKS	0.950	0.970
40823	CUMBERLAND	0.900	0.940
40824	DAYHOIT	0.925	0.955
40826	EOLIA	0.975	0.985
40827	ESSIE	0.950	0.970
40828	EVARTS	0.938	0.963
40829	GRAYS KNOB	0.913	0.948
40830	GULSTON	0.913	0.948
40831	HARLAN	0.913	0.948
40840	HELTON	0.963	0.978
40843	HOLMES MILL	0.938	0.963
40844	HOSKINSTON	0.963	0.978
40845	HULEN	0.950	0.970
40847	KENVIR	0.950	0.970
40849	LEJUNIOR	0.925	0.955
40854	LOYALL	0.925	0.955
40855	LYNCH	0.900	0.940
40856	MIRACLE	0.950	0.970
40858	MOZELLE	0.950	0.970
40862	PARTRIDGE	0.975	0.985
40863	PATHFORK	0.900	0.940
40865	PUTNEY	0.913	0.948
40868	STINNETT	0.950	0.970
40870	TOTZ	0.938	0.963
40873	WALLINS CREEK	0.900	0.940
40874	WARBRANCH	0.950	0.970
40902	ARJAY	0.925	0.955
40903	ARTEMUS	0.925	0.955
40906	BARBOURVILLE	0.963	0.978
40913	BEVERLY	0.925	0.955
40914	BIG CREEK	0.975	0.985
40915	BIMBLE	0.938	0.963
40921	BRYANTS STORE	0.963	0.978
40923	CANNON	0.938	0.963
40927	CLOSPLINT	0.925	0.955
40930	DEWITT	0.963	0.978
40935	FLAT LICK	0.963	0.978
40939	FOURMILE	0.950	0.970
40940	FRAKES	0.975	0.985
40941	GARRARD	0.975	0.985
40943	GIRDLER	0.975	0.985
40946	GREEN ROAD	0.963	0.978
40949	HEIDRICK	0.925	0.955
40953	HINKLE	0.963	0.978
40958	KETTLE ISLAND	0.975	0.985
40962	MANCHESTER	0.988	0.993
40964	MARY ALICE	0.913	0.948
40965	MIDDLESBORO	0.938	0.963
40972	ONEIDA	0.950	0.970
40977	PINEVILLE	0.950	0.970
40979	ROARK	0.975	0.985
40982	SCALF	0.913	0.948
40983	SEXTONS CREEK	0.975	0.985
40988	STONEY FORK	0.950	0.970
40995	TROSPER	0.950	0.970
40997	WALKER	0.913	0.948
41001	ALEXANDRIA	0.900	0.940
41002	AUGUSTA	0.875	0.925
41003	BERRY	0.913	0.948
41004	BROOKSVILLE	0.938	0.963
41005	BURLINGTON	0.875	0.925
41006	BUTLER	0.938	0.963
41007	CALIFORNIA	0.875	0.925
41008	CARROLLTON	0.938	0.963
41010	CORINTH	0.938	0.963
41011	COVINGTON	0.875	0.925
41014	COVINGTON	0.875	0.925
41015	LATONIA	0.875	0.925
41016	COVINGTON	0.875	0.925

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
41017	FT MITCHELL	0.888	0.933
41018	ERLANGER	0.875	0.925
41030	CRITTENDEN	0.938	0.963
41031	CYNTHIANA	0.900	0.940
41033	DE MOSSVILLE	0.913	0.948
41034	DOVER	0.913	0.948
41035	DRY RIDGE	0.925	0.955
41039	EWING	0.888	0.933
41040	FALMOUTH	0.913	0.948
41041	FLEMINGSBURG	0.913	0.948
41042	FLORENCE	0.888	0.933
41043	FOSTER	0.975	0.985
41044	GERMANTOWN	0.925	0.955
41045	GHENT	0.975	0.985
41046	GLENCOE	0.938	0.963
41048	HEBRON	0.888	0.933
41049	HILLSBORO	0.900	0.940
41051	INDEPENDENCE	0.875	0.925
41052	JONESVILLE	0.950	0.970
41055	MAYSLICK	0.963	0.978
41056	MAYSVILLE	0.875	0.925
41059	MELBOURNE	0.875	0.925
41062	MINERVA	0.963	0.978
41063	MORNING VIEW	0.938	0.963
41064	MOUNT OLIVET	0.950	0.970
41071	NEWPORT	0.875	0.925
41073	BELLEVUE	0.875	0.925
41074	DAYTON	0.875	0.925
41075	FORT THOMAS	0.875	0.925
41076	NEWPORT	0.875	0.925
41080	PETERSBURG	0.913	0.948
41083	SANDERS	0.950	0.970
41085	SILVER GROVE	0.875	0.925
41086	SPARTA	0.963	0.978
41091	UNION	0.925	0.955
41092	VERONA	0.988	0.993

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
41093	WALLINGFORD	0.913	0.948
41094	WALTON	0.888	0.933
41095	WARSAW	0.925	0.955
41097	WILLIAMSTOWN	0.963	0.978
41098	WORTHVILLE	0.938	0.963
41099	NEWPORT	0.875	0.925
41101	ASHLAND	0.925	0.955
41102	ASHLAND	0.925	0.955
41121	ARGILLITE	0.913	0.948
41124	BLAINE	0.975	0.985
41129	CATLETTSBURG	0.925	0.955
41132	DENTON	0.938	0.963
41135	EMERSON	0.913	0.948
41139	FLATWOODS	0.888	0.933
41141	GARRISON	0.913	0.948
41142	GRAHN	0.925	0.955
41143	GRAYSON	0.963	0.978
41144	GREENUP	0.900	0.940
41146	HITCHINS	0.900	0.940
41149	ISONVILLE	0.925	0.955
41159	MARTHA	0.975	0.985
41160	MAZIE	0.963	0.978
41164	OLIVE HILL	0.975	0.985
41166	QUINCY	0.975	0.985
41168	RUSH	0.938	0.963
41169	RUSSELL	0.888	0.933
41171	SANDY HOOK	0.938	0.963
41174	SOUTH PORTSMOUTH	0.888	0.933
41175	SOUTH SHORE	0.913	0.948
41179	VANCEBURG	0.975	0.985
41180	WEBBVILLE	0.938	0.963
41183	WORTHINGTON	0.875	0.925
41189	TOLLESBORO	0.888	0.933
41201	ADAMS	0.950	0.970
41203	BEAUTY	0.975	0.985
41204	BOONS CAMP	0.950	0.970

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
41214	DEBORD	0.950	0.970
41216	EAST POINT	0.975	0.985
41219	FLATGAP	0.975	0.985
41222	HAGERHILL	0.988	0.993
41224	INEZ	0.975	0.985
41226	KEATON	0.975	0.985
41230	LOUISA	0.975	0.985
41231	LOVELY	0.975	0.985
41232	LOWMANSVILLE	0.975	0.985
41234	MEALLY	0.963	0.978
41238	OIL SPRINGS	0.963	0.978
41240	PAINTSVILLE	0.975	0.985
41250	PILGRIM	0.975	0.985
41254	RIVER	0.938	0.963
41255	SITKA	0.963	0.978
41256	STAFFORDSVILLE	0.963	0.978
41257	STAMBAUGH	0.963	0.978
41260	THELMA	0.975	0.985
41262	TOMAHAWK	0.975	0.985
41263	TUTOR KEY	0.950	0.970
41264	ULYSSES	0.950	0.970
41265	VAN LEAR	0.963	0.978
41267	WARFIELD	0.950	0.970
41268	WEST VAN LEAR	0.963	0.978
41271	WILLIAMSPORT	0.963	0.978
41274	WITTENSVILLE	0.950	0.970
41301	CAMPTON	0.963	0.978
41311	BEATTYVILLE	0.925	0.955
41314	BOONEVILLE	0.975	0.985
41317	CLAYHOLE	0.950	0.970
41332	HAZEL GREEN	0.963	0.978
41339	JACKSON	0.975	0.985
41348	LOST CREEK	0.963	0.978
41351	MISTLETOE	0.963	0.978
41352	MIZE	0.950	0.970
41360	PINE RIDGE	0.963	0.978
41364	RICETOWN	0.975	0.985
41365	ROGERS	0.963	0.978
41366	ROUSSEAU	0.975	0.985
41367	ROWDY	0.975	0.985
41385	VANCLEVE	0.975	0.985
41386	VINCENT	0.950	0.970
41390	WHICK	0.950	0.970
41397	ZOE	0.950	0.970
41408	CANNEL CITY	0.963	0.978
41421	ELKFORK	0.963	0.978
41425	EZEL	0.950	0.970
41426	FALCON	0.988	0.993
41464	ROYALTON	0.975	0.985
41465	SALYERSVILLE	0.988	0.993
41472	WEST LIBERTY	0.963	0.978
41501	PIKEVILLE	0.975	0.985
41503	SOUTH WILLIAMSON	0.975	0.985
41512	ASHCAMP	0.975	0.985
41513	BELCHER	0.975	0.985
41514	BELFRY	0.963	0.978
41517	BURDINE	0.975	0.985
41519	CANADA	0.950	0.970
41520	DORTON	0.975	0.985
41522	ELKHORN CITY	0.975	0.985
41524	FEDSCREEK	0.975	0.985
41526	FORDS BRANCH	0.975	0.985
41527	FOREST HILLS	0.975	0.985
41528	FREEBURN	0.975	0.985
41531	HARDY	0.963	0.978
41534	HELLIER	0.988	0.993
41535	HUDDY	0.963	0.978
41537	JENKINS	0.975	0.985
41538	JONANCY	0.975	0.985
41539	KIMPER	0.975	0.985
41540	LICK CREEK	0.975	0.985
41543	MC ANDREWS	0.963	0.978

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
41544	MC CARR	0.975	0.985
41547	MAJESTIC	0.988	0.993
41548	MOUTHCARD	0.963	0.978
41553	PHELPS	0.988	0.993
41554	PHYLLIS	0.950	0.970
41555	PINSONFORK	0.963	0.978
41557	RACCOON	0.975	0.985
41558	RANSOM	0.963	0.978
41559	REGINA	0.975	0.985
41560	ROBINSON CREEK	0.975	0.985
41562	SHELBIANA	0.975	0.985
41563	SHELBY GAP	0.963	0.978
41564	SIDNEY	0.950	0.970
41566	STEELE	0.950	0.970
41567	STONE	0.963	0.978
41568	STOPOVER	0.975	0.985
41571	VARNEY	0.975	0.985
41572	VIRGIE	0.963	0.978
41601	ALLEN	0.988	0.993
41602	AUXIER	0.975	0.985
41603	BANNER	0.975	0.985
41604	BEAVER	0.963	0.978
41605	BETSY LAYNE	0.975	0.985
41606	BEVINSVILLE	0.975	0.985
41607	BLUE RIVER	0.988	0.993
41612	BYPRO	0.975	0.985
41615	DANA	0.963	0.978
41616	DAVID	0.988	0.993
41619	DRIFT	0.975	0.985
41621	DWALE	0.988	0.993
41622	EASTERN	0.975	0.985
41630	GARRETT	0.963	0.978
41631	GRETHEL	0.988	0.993
41632	GUNLOCK	0.988	0.993
41635	HAROLD	0.975	0.985
41636	HI HAT	0.975	0.985
41640	HUEYSVILLE	0.975	0.985
41642	IVEL	0.975	0.985
41643	LACKEY	0.950	0.970
41645	LANGLEY	0.963	0.978
41647	MC DOWELL	0.975	0.985
41649	MARTIN	0.988	0.993
41650	MELVIN	0.975	0.985
41651	MINNIE	0.975	0.985
41653	PRESTONSBURG	0.975	0.985
41655	PRINTER	0.975	0.985
41659	STANVILLE	0.975	0.985
41660	TEABERRY	0.963	0.978
41663	TRAM	0.963	0.978
41666	WAYLAND	0.950	0.970
41667	WEEKSBURY	0.975	0.985
41669	WHEELWRIGHT	0.975	0.985
41701	HAZARD	0.963	0.978
41712	ARY	0.950	0.970
41713	AVAWAM	0.963	0.978
41714	BEAR BRANCH	0.975	0.985
41719	BONNYMAN	0.975	0.985
41721	BUCKHORN	0.925	0.955
41722	BULAN	0.975	0.985
41723	BUSY	0.975	0.985
41725	CARRIE	0.963	0.978
41727	CHAVIES	0.938	0.963
41729	COMBS	0.988	0.993
41731	CORNETTSVILLE	0.938	0.963
41735	DELPHIA	0.950	0.970
41739	DWARF	0.975	0.985
41740	EMMALENA	0.963	0.978
41743	FISTY	0.963	0.978
41745	GAYS CREEK	0.925	0.955
41746	HAPPY	0.925	0.955
41749	HYDEN	0.975	0.985
41751	JEFF	0.950	0.970

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
41754	KRYPTON	0.950	0.970
41759	SASSAFRAS	0.950	0.970
41760	SCUDDY	0.925	0.955
41762	SIZEROCK	0.950	0.970
41763	SLEMP	0.975	0.985
41764	SMILAX	0.938	0.963
41766	THOUSANDSTICKS	0.963	0.978
41772	VEST	0.975	0.985
41773	VICCO	0.950	0.970
41774	VIPER	0.938	0.963
41775	WENDOVER	0.950	0.970
41776	WOOTON	0.963	0.978
41777	YEADDISS	0.975	0.985
41804	BLACKEY	0.950	0.970
41810	CROMONA	0.950	0.970
41812	DEANE	0.963	0.978
41815	ERMINE	0.963	0.978
41817	GARNER	0.975	0.985
41819	GORDON	0.963	0.978
41821	HALLIE	0.925	0.955
41822	HINDMAN	0.963	0.978
41824	ISOM	0.950	0.970
41825	JACKHORN	0.938	0.963
41826	JEREMIAH	0.950	0.970
41828	KITE	0.963	0.978
41831	LEBURN	0.950	0.970
41832	LETCHER	0.950	0.970
41833	LINEFORK	0.925	0.955
41834	LITTCARR	0.975	0.985
41835	MC ROBERTS	0.913	0.948
41836	MALLIE	0.963	0.978
41837	MAYKING	0.963	0.978
41838	MILLSTONE	0.963	0.978
41839	MOUSIE	0.950	0.970
41840	NEON	0.925	0.955
41843	PINE TOP	0.938	0.963
41844	PIPPA PASSES	0.938	0.963
41845	PREMIUM	0.950	0.970
41847	REDFOX	0.950	0.970
41848	ROXANA	0.950	0.970
41849	SECO	0.950	0.970
41855	THORNTON	0.950	0.970
41858	WHITESBURG	0.963	0.978
41859	DEMA	0.950	0.970
41861	RAVEN	0.925	0.955
41862	TOPMOST	0.963	0.978
42001	PADUCAH	0.988	0.993
42003	PADUCAH	0.938	0.963
42020	ALMO	0.925	0.955
42021	ARLINGTON	0.988	0.993
42022	BANDANA	0.938	0.963
42023	BARDWELL	0.888	0.933
42024	BARLOW	0.888	0.933
42025	BENTON	0.925	0.955
42027	BOAZ	0.963	0.978
42028	BURNA	0.975	0.985
42029	CALVERT CITY	0.913	0.948
42031	CLINTON	0.913	0.948
42032	COLUMBUS	0.875	0.925
42033	CRAYNE	0.938	0.963
42035	CUNNINGHAM	0.925	0.955
42036	DEXTER	0.963	0.978
42037	DYCUSBURG	0.938	0.963
42038	EDDYVILLE	0.975	0.985
42039	FANCY FARM	0.888	0.933
42040	FARMINGTON	0.963	0.978
42041	FULTON	0.925	0.955
42044	GILBERTSVILLE	0.988	0.993
42045	GRAND RIVERS	0.888	0.933
42047	HAMPTON	0.925	0.955
42048	HARDIN	0.888	0.933
42049	HAZEL	0.888	0.933

KENTUCKY NATIONAL INSURANCE COMPANY
KENTUCKY PERSONAL VEHICLE MANUAL
APPENDIX B
MULTI-POLICY DISCOUNT FACTORS

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
42050	HICKMAN	0.913	0.948
42051	HICKORY	0.925	0.955
42053	KEVIL	0.925	0.955
42054	KIRKSEY	0.938	0.963
42055	KUTTAWA	0.913	0.948
42056	LA CENTER	0.938	0.963
42058	LEDBETTER	0.913	0.948
42060	LOVELACEVILLE	0.938	0.963
42061	LOWES	0.913	0.948
42064	MARION	0.925	0.955
42066	MAYFIELD	0.938	0.963
42069	MELBER	0.975	0.985
42071	MURRAY	0.888	0.933
42076	NEW CONCORD	0.938	0.963
42078	SALEM	0.900	0.940
42079	SEDALIA	0.913	0.948
42081	SMITHLAND	0.950	0.970
42082	SYMSONIA	0.888	0.933
42083	TILINE	0.900	0.940
42085	WATER VALLEY	0.913	0.948
42086	WEST PADUCAH	0.938	0.963
42087	WICKLIFFE	0.938	0.963
42088	WINGO	0.963	0.978
42101	BOWLING GREEN	0.913	0.948
42102	BOWLING GREEN	0.925	0.955
42103	BOWLING GREEN	0.963	0.978
42104	BOWLING GREEN	0.888	0.933
42120	ADOLPHUS	0.913	0.948
42122	ALVATON	0.913	0.948
42123	AUSTIN	0.900	0.940
42124	BEAUMONT	0.913	0.948
42127	CAVE CITY	0.938	0.963
42129	EDMONTON	0.938	0.963
42130	EIGHTY EIGHT	0.950	0.970
42131	ETOILE	0.900	0.940
42133	FOUNTAIN RUN	0.938	0.963
42134	FRANKLIN	0.900	0.940
42140	GAMALIEL	0.938	0.963
42141	GLASGOW	0.938	0.963
42151	HESTAND	0.900	0.940
42153	HOLLAND	0.925	0.955
42154	KNOB LICK	0.925	0.955
42156	LUCAS	0.900	0.940
42157	MOUNT HERMON	0.925	0.955
42159	OAKLAND	0.913	0.948
42160	PARK CITY	0.900	0.940
42163	ROCKY HILL	0.900	0.940
42164	SCOTTSVILLE	0.913	0.948
42166	SUMMER SHADE	0.913	0.948
42167	TOMPKINSVILLE	0.975	0.985
42170	WOODBURN	0.900	0.940
42171	SMITHS GROVE	0.975	0.985
42202	ADAIRVILLE	0.900	0.940
42204	ALLENSVILLE	0.963	0.978
42206	AUBURN	0.900	0.940
42207	BEE SPRING	0.975	0.985
42210	BROWNSVILLE	0.900	0.940
42211	CADIZ	0.988	0.993
42214	CENTER	0.925	0.955
42215	CERULEAN	0.975	0.985
42216	CLIFTY	0.938	0.963
42217	CROFTON	0.975	0.985
42220	ELKTON	0.925	0.955
42223	FORT CAMPBELL	0.875	0.925
42232	GRACEY	0.963	0.978
42234	GUTHRIE	0.913	0.948
42236	HERNDON	0.988	0.993
42240	HOPKINSVILLE	0.938	0.963
42252	JETSON	0.900	0.940
42254	LA FAYETTE	0.900	0.940
42256	LEWISBURG	0.975	0.985
42259	MAMMOTH CAVE	0.950	0.970

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
42261	MORGANTOWN	0.913	0.948
42262	OAK GROVE	0.950	0.970
42265	OLMSTEAD	0.913	0.948
42266	PEMBROKE	0.925	0.955
42273	ROCHESTER	0.950	0.970
42274	ROCKFIELD	0.913	0.948
42275	ROUNDHILL	0.913	0.948
42276	RUSSELLVILLE	0.988	0.993
42280	SHARON GROVE	0.950	0.970
42285	SWEEDEN	0.900	0.940
42286	TRENTON	0.938	0.963
42301	OWENSBORO	0.900	0.940
42303	OWENSBORO	0.963	0.978
42320	BEAVER DAM	0.913	0.948
42321	BEECH CREEK	0.963	0.978
42322	BEECH GROVE	0.925	0.955
42323	BEECHMONT	0.913	0.948
42324	BELTON	0.938	0.963
42325	BREMEN	0.963	0.978
42326	BROWDER	0.913	0.948
42327	CALHOUN	0.925	0.955
42328	CENTERTOWN	0.913	0.948
42330	CENTRAL CITY	0.963	0.978
42332	CLEATON	0.938	0.963
42333	CROMWELL	0.925	0.955
42337	DRAKESBORO	0.975	0.985
42338	DUNDEE	0.925	0.955
42339	DUNMOR	0.950	0.970
42343	FORDSVILLE	0.900	0.940
42344	GRAHAM	0.925	0.955
42345	GREENVILLE	0.925	0.955
42347	HARTFORD	0.925	0.955
42348	HAWESVILLE	0.900	0.940
42349	HORSE BRANCH	0.938	0.963
42350	ISLAND	0.938	0.963
42351	LEWISPORT	0.913	0.948

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
42352	LIVERMORE	0.913	0.948
42354	MC HENRY	0.900	0.940
42355	MACEO	0.963	0.978
42356	MAPLE MOUNT	0.900	0.940
42361	OLATON	0.938	0.963
42366	PHILPOT	0.963	0.978
42367	POWDERLY	0.900	0.940
42368	REYNOLDS STATION	0.900	0.940
42369	ROCKPORT	0.950	0.970
42370	ROSINE	0.950	0.970
42371	RUMSEY	0.938	0.963
42372	SACRAMENTO	0.913	0.948
42374	SOUTH CARROLLTON	0.938	0.963
42376	UTICA	0.938	0.963
42378	WHITESVILLE	0.900	0.940
42404	CLAY	0.925	0.955
42406	CORYDON	0.913	0.948
42408	DAWSON SPRINGS	0.900	0.940
42409	DIXON	0.975	0.985
42410	EARLINGTON	0.925	0.955
42411	FREDONIA	0.938	0.963
42413	HANSON	0.963	0.978
42420	HENDERSON	0.888	0.933
42431	MADISONVILLE	0.900	0.940
42436	MANITOU	0.913	0.948
42437	MORGANFIELD	0.938	0.963
42440	MORTONS GAP	0.900	0.940
42441	NEBO	0.938	0.963
42442	NORTONVILLE	0.913	0.948
42445	PRINCETON	0.938	0.963
42450	PROVIDENCE	0.938	0.963
42451	REED	0.875	0.925
42452	ROBARDS	0.938	0.963
42453	SAINT CHARLES	0.913	0.948
42455	SEBREE	0.975	0.985
42456	SLAUGHTERS	0.913	0.948

ZIP Code	ZIP Code Name	HO 00 03, HO 00 05, HO 00 06, SUPERIOR MH	HO 00 04, REGULAR MH
42457	SMITH MILLS	0.888	0.933
42458	SPOTTSVILLE	0.988	0.993
42459	STURGIS	0.900	0.940
42461	UNIONTOWN	0.888	0.933
42462	WAVERLY	0.888	0.933
42463	WHEATCROFT	0.938	0.963
42464	WHITE PLAINS	0.900	0.940
42501	SOMERSET	0.963	0.978
42503	SOMERSET	0.950	0.970
42516	BETHELRIDGE	0.925	0.955
42518	BRONSTON	0.913	0.948
42519	BURNSIDE	0.975	0.985
42528	DUNNVILLE	0.950	0.970
42533	FERGUSON	0.963	0.978
42539	LIBERTY	0.950	0.970
42541	MIDDLEBURG	0.950	0.970
42544	NANCY	0.963	0.978
42553	SCIENCE HILL	0.950	0.970
42564	WEST SOMERSET	0.950	0.970
42565	WINDSOR	0.950	0.970
42566	YOSEMITE	0.938	0.963
42567	EUBANK	0.963	0.978
42602	ALBANY	0.950	0.970
42603	ALPHA	0.925	0.955
42629	JAMESTOWN	0.950	0.970
42631	MARSHES SIDING	0.963	0.978
42633	MONTICELLO	0.950	0.970
42634	PARKERS LAKE	0.963	0.978
42635	PINE KNOT	0.975	0.985
42638	REVELO	0.925	0.955
42642	RUSSELL SPRINGS	0.913	0.948
42647	STEARNS	0.950	0.970
42649	STRUNK	0.963	0.978
42653	WHITLEY CITY	0.963	0.978
42701	ELIZABETHTOWN	0.988	0.993
42712	BIG CLIFTY	0.925	0.955
42713	BONNIEVILLE	0.938	0.963
42715	BREEDING	0.938	0.963
42716	BUFFALO	0.975	0.985
42717	BURKESVILLE	0.975	0.985
42718	CAMPBELLSVILLE	0.938	0.963
42721	CANEYVILLE	0.963	0.978
42722	CANMER	0.938	0.963
42724	CECILIA	0.963	0.978
42726	CLARKSON	0.963	0.978
42728	COLUMBIA	0.950	0.970
42729	CUB RUN	0.950	0.970
42732	EASTVIEW	0.963	0.978
42733	ELK HORN	0.963	0.978
42740	GLENDALE	0.913	0.948
42741	GLENS FORK	0.925	0.955
42742	GRADYVILLE	0.963	0.978
42743	GREENSBURG	0.963	0.978
42746	HARDYVILLE	0.938	0.963
42748	HODGENVILLE	0.925	0.955
42749	HORSE CAVE	0.913	0.948
42753	KNIFLEY	0.950	0.970
42754	LEITCHFIELD	0.925	0.955
42757	MAGNOLIA	0.963	0.978
42758	MANNSVILLE	0.938	0.963
42762	MILLWOOD	0.963	0.978
42764	MOUNT SHERMAN	0.950	0.970
42765	MUNFORDVILLE	0.938	0.963
42776	SONORA	0.963	0.978
42782	SUMMERSVILLE	0.950	0.970
42784	UPTON	0.925	0.955
42788	WHITE MILLS	0.913	0.948

COMPREHENSIVE

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Model Year 2011, Symbol 10 Base

Symbol	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1990-2008	1981-1989	1980 & Prior
1	0.638	0.600	0.570	0.550	0.530	0.510	0.490	0.480	0.460	0.440	0.420	0.400	0.380	0.45	0.41	0.39	0.12	0.12
2	0.790	0.750	0.710	0.680	0.660	0.630	0.610	0.590	0.560	0.540	0.520	0.490	0.470	0.55	0.50	0.48	0.12	0.12
3	0.974	0.920	0.870	0.840	0.810	0.780	0.750	0.730	0.700	0.670	0.640	0.610	0.580	0.63	0.57	0.55	0.12	0.12
4	1.109	1.050	0.990	0.960	0.920	0.890	0.860	0.830	0.790	0.760	0.730	0.690	0.660	0.69	0.63	0.60	0.12	0.12
5	1.226	1.160	1.100	1.060	1.020	0.990	0.950	0.910	0.880	0.840	0.800	0.770	0.730	0.83	0.76	0.72	0.14	0.14
6	1.361	1.290	1.220	1.170	1.130	1.090	1.050	1.010	0.970	0.930	0.890	0.850	0.810	0.89	0.81	0.77	0.22	0.22
7	1.462	1.380	1.310	1.260	1.220	1.170	1.130	1.090	1.040	1.000	0.960	0.910	0.870	0.95	0.86	0.83	0.28	0.28
8	1.579	1.490	1.410	1.360	1.320	1.270	1.220	1.180	1.130	1.080	1.030	0.990	0.940	1.01	0.92	0.88	0.36	0.36
10	1.680	1.590	1.500	1.450	1.400	1.350	1.300	1.250	1.200	1.150	1.100	1.050	1.000	1.10	1.00	0.96	0.46	0.46
11	1.781	1.690	1.590	1.540	1.480	1.430	1.380	1.330	1.270	1.220	1.170	1.110	1.060	1.21	1.10	1.05	0.55	0.55
12	1.865	1.760	1.670	1.610	1.550	1.500	1.440	1.390	1.330	1.280	1.220	1.170	1.110	1.32	1.20	1.15	0.65	0.65
13	1.949	1.840	1.740	1.680	1.620	1.570	1.510	1.450	1.390	1.330	1.280	1.220	1.160	1.42	1.29	1.24	0.78	0.78
14	2.050	1.940	1.830	1.770	1.710	1.650	1.590	1.530	1.460	1.400	1.340	1.280	1.220	1.61	1.47	1.40	0.93	0.99
15	2.134	2.020	1.910	1.840	1.780	1.710	1.650	1.590	1.520	1.460	1.400	1.330	1.270	1.74	1.58	1.51	1.11	
16	2.234	2.110	2.000	1.930	1.860	1.800	1.730	1.660	1.600	1.530	1.460	1.400	1.330	1.87	1.70	1.63	1.29	
17	2.335	2.210	2.090	2.020	1.950	1.880	1.810	1.740	1.670	1.600	1.530	1.460	1.390	2.00	1.82	1.74	1.50	
18	2.419	2.290	2.160	2.090	2.020	1.940	1.870	1.800	1.730	1.660	1.580	1.510	1.440	2.14	1.95	1.86	1.74	
19	2.503	2.370	2.240	2.160	2.090	2.010	1.940	1.860	1.790	1.710	1.640	1.560	1.490	2.33	2.12	2.03	2.02	
20	2.587	2.450	2.310	2.230	2.160	2.080	2.000	1.930	1.850	1.770	1.690	1.620	1.540	2.52	2.29	2.19	2.36	
21	2.671	2.530	2.390	2.310	2.230	2.150	2.070	1.990	1.910	1.830	1.750	1.670	1.590	2.76	2.51	2.40	2.95	
22	2.755	2.610	2.460	2.380	2.300	2.210	2.130	2.050	1.970	1.890	1.800	1.720	1.640	3.06	2.78	2.66		
23	2.839	2.690	2.540	2.450	2.370	2.280	2.200	2.110	2.030	1.940	1.860	1.770	1.690	3.39	3.08	2.95		
24	2.923	2.770	2.610	2.520	2.440	2.350	2.260	2.180	2.090	2.000	1.910	1.830	1.740	4.08	3.71	3.55		
25	2.990	2.830	2.670	2.580	2.490	2.400	2.310	2.230	2.140	2.050	1.960	1.870	1.780	4.71	4.29	4.10		
26	3.074	2.910	2.750	2.650	2.560	2.470	2.380	2.290	2.200	2.100	2.010	1.920	1.830	6.98	6.35	6.07		
27	3.158	2.990	2.820	2.730	2.630	2.540	2.440	2.350	2.260	2.160	2.070	1.970	1.880					
28	3.226	3.050	2.880	2.780	2.690	2.590	2.500	2.400	2.300	2.210	2.110	2.020	1.920					
29	3.310	3.130	2.960	2.860	2.760	2.660	2.560	2.460	2.360	2.270	2.170	2.070	1.970					
30	3.394	3.210	3.030	2.930	2.830	2.730	2.630	2.530	2.420	2.320	2.220	2.120	2.020					
31	3.461	3.280	3.090	2.990	2.880	2.780	2.680	2.580	2.470	2.370	2.270	2.160	2.060					
32	3.528	3.340	3.150	3.050	2.940	2.840	2.730	2.630	2.520	2.420	2.310	2.210	2.100					
33	3.612	3.420	3.230	3.120	3.010	2.900	2.800	2.690	2.580	2.470	2.370	2.260	2.150					
34	3.679	3.480	3.290	3.180	3.070	2.960	2.850	2.740	2.630	2.520	2.410	2.300	2.190					
35	3.780	3.580	3.380	3.260	3.150	3.040	2.930	2.810	2.700	2.590	2.480	2.360	2.250					
36	3.898	3.690	3.480	3.360	3.250	3.130	3.020	2.900	2.780	2.670	2.550	2.440	2.320					
37	4.015	3.800	3.590	3.470	3.350	3.230	3.110	2.990	2.870	2.750	2.630	2.510	2.390					
38	4.116	3.900	3.680	3.550	3.430	3.310	3.190	3.060	2.940	2.820	2.700	2.570	2.450					
39	4.234	4.010	3.780	3.650	3.530	3.400	3.280	3.150	3.020	2.900	2.770	2.650	2.520					
40	4.334	4.100	3.870	3.740	3.610	3.480	3.350	3.230	3.100	2.970	2.840	2.710	2.580					
41	4.452	4.210	3.980	3.840	3.710	3.580	3.450	3.310	3.180	3.050	2.920	2.780	2.650					
42	4.553	4.310	4.070	3.930	3.790	3.660	3.520	3.390	3.250	3.120	2.980	2.850	2.710					
43	4.670	4.420	4.170	4.030	3.890	3.750	3.610	3.480	3.340	3.200	3.060	2.920	2.780					
44	4.771	4.520	4.260	4.120	3.980	3.830	3.690	3.550	3.410	3.270	3.120	2.980	2.840					
45	4.889	4.630	4.370	4.220	4.070	3.930	3.780	3.640	3.490	3.350	3.200	3.060	2.910					
46	5.023	4.750	4.490	4.340	4.190	4.040	3.890	3.740	3.590	3.440	3.290	3.140	2.990					
47	5.158	4.880	4.610	4.450	4.300	4.140	3.990	3.840	3.680	3.530	3.380	3.220	3.070					
48	5.292	5.010	4.730	4.570	4.410	4.250	4.100	3.940	3.780	3.620	3.470	3.310	3.150					
49	5.410	5.120	4.830	4.670	4.510	4.350	4.190	4.030	3.860	3.700	3.540	3.380	3.220					
50	5.544	5.250	4.950	4.790	4.620	4.460	4.290	4.130	3.960	3.800	3.630	3.470	3.300					
51	5.678	5.370	5.070	4.900	4.730	4.560	4.390	4.230	4.060	3.890	3.720	3.550	3.380					
52	5.796	5.490	5.180	5.000	4.830	4.660	4.490	4.310	4.140	3.970	3.800	3.620	3.450					
53	5.998	5.680	5.360	5.180	5.000	4.820	4.640	4.460	4.280	4.110	3.930	3.750	3.570					
54	6.250	5.910	5.580	5.390	5.210	5.020	4.840	4.650	4.460	4.280	4.090	3.910	3.720					
55	6.518	6.170	5.820	5.630	5.430	5.240	5.040	4.850	4.660	4.460	4.270	4.070	3.880					
56	6.787	6.420	6.060	5.860	5.660	5.450	5.250	5.050	4.850	4.650	4.440	4.240	4.040					
57	7.207	6.820	6.440	6.220	6.010	5.790	5.580	5.360	5.150	4.930	4.720	4.500	4.290					
58	7.762	7.350	6.930	6.700	6.470	6.240	6.010	5.780	5.540	5.310	5.080	4.850	4.620					
59	8.333	7.890	7.440	7.190	6.940	6.700	6.450	6.200	5.950	5.700	5.460	5.210	4.960					
60	11.43	10.83	10.21	9.870	9.530	9.190	8.850	8.510	8.170	7.830	7.490	7.150	6.809					
61	12.34	11.68	11.02	10.65	10.29	9.920	9.550	9.190	8.820	8.450	8.080	7.720	7.348					
62	13.28	12.58	11.86	11.47	11.07	10.68	10.28	9.890	9.490	9.100	8.700	8.300	7.909					
63	14.21	13.45	12.69	12.27	11.84	11.42	11.00	10.57	10.15	9.730	9.300	8.880	8.459					
64	15.13	14.32	13.51	13.06	12.61	12.16	11.71	11.26	10.81	10.36	9.910	9.460	9.009					
65	16.54	15.65	14.77	14.28	13.78	13.29	12.80	12.31	11.81	11.32	10.83	10.34	9.845					
66	18.44	17.46	16.47	15.92	15.37	14.82	14.27	13.72	13.17	12.62	12.08	11.53	10.97					
67	20.31	19.22	18.13	17.53	16.92	16.32	15.72	15.11	14.51	13.90	13.30	12.69	12.08					
68	22.19	21.01	19.82	19.16	18.50	17.83	17.17	16.51	15.85	15.19	14.53	13.87	13.21					
69	24.06	22.77	21.48	20.77	20.05	19.33	18.62	17.90	17.19	16.47	15.75	15.04	14.32					
70	25.92	24.54	23.15	22.38	21.61	20.83	20.06	19.29	18.52	17.75	16.98	16.20	15.43					
71	27.79	26.30	24.82	23.99	23.16	22.33	21.51	20.68	19.85	19.03	18.20	17.37	16.54					
72	29.66	28.07	26.48	25.60	24.72	23.83	22.95	22.07	21.19	20.30	19.42	18.54	17.65					
73	31.54	29.86	28.17	27.23	26.29	25.35	24.41	23.47	22.53	21.59	20.65	19.72	18.77					
74	33.41	31.62	29.83	28.84	27.84	26.85	25.85	24.86	23.87	22.87	21.88	20.88	19.88					
75	35.27	33.39	31.50	30.45	29.40	28.35	27.30	26.25	25.20	24.15	23.10	22.05	20.99					
98	*	*	*	*	*	*	*	*	*	*	*	*						

* For 1990-2010 Symbol 27 and 2011-2021 Symbol 98, refer to manual Rule 12.

KENTUCKY NATIONAL INSURANCE COMPANY
KENTUCKY PERSONAL VEHICLE MANUAL
APPENDIX C

COLLISION

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Model Year 2011, Symbol 10 Base

Symbol	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	1990-2008	1981-1989	1980 & Prior
1	0.924	0.870	0.830	0.800	0.770	0.740	0.720	0.690	0.660	0.630	0.610	0.580	0.550	0.64	0.58	0.56	0.20	0.20
2	1.126	1.070	1.010	0.970	0.940	0.900	0.870	0.840	0.800	0.770	0.740	0.700	0.670	0.73	0.66	0.64	0.20	0.20
3	1.294	1.220	1.160	1.120	1.080	1.040	1.000	0.960	0.920	0.890	0.850	0.810	0.770	0.78	0.71	0.68	0.20	0.20
4	1.378	1.300	1.230	1.190	1.150	1.110	1.070	1.030	0.980	0.940	0.900	0.860	0.820	0.81	0.74	0.70	0.20	0.20
5	1.428	1.350	1.280	1.230	1.190	1.150	1.110	1.060	1.020	0.980	0.940	0.890	0.850	0.87	0.79	0.76	0.25	0.25
6	1.478	1.400	1.320	1.280	1.230	1.190	1.140	1.100	1.060	1.010	0.970	0.920	0.880	0.91	0.83	0.79	0.30	0.30
7	1.546	1.460	1.380	1.330	1.290	1.240	1.200	1.150	1.100	1.060	1.010	0.970	0.920	0.95	0.86	0.83	0.34	0.34
8	1.613	1.530	1.440	1.390	1.340	1.300	1.250	1.200	1.150	1.100	1.060	1.010	0.960	0.98	0.89	0.85	0.38	0.38
10	1.680	1.590	1.500	1.450	1.400	1.350	1.300	1.250	1.200	1.150	1.100	1.050	1.000	1.03	0.94	0.90	0.42	0.42
11	1.730	1.640	1.550	1.490	1.440	1.390	1.340	1.290	1.240	1.180	1.130	1.080	1.030	1.07	0.97	0.93	0.47	0.47
12	1.781	1.690	1.590	1.540	1.480	1.430	1.380	1.330	1.270	1.220	1.170	1.110	1.060	1.13	1.03	0.98	0.51	0.51
13	1.814	1.720	1.620	1.570	1.510	1.460	1.400	1.350	1.300	1.240	1.190	1.130	1.080	1.18	1.07	1.03	0.57	0.57
14	1.865	1.760	1.670	1.610	1.550	1.500	1.440	1.390	1.330	1.280	1.220	1.170	1.110	1.28	1.16	1.11	0.63	0.66
15	1.898	1.800	1.700	1.640	1.580	1.530	1.470	1.410	1.360	1.300	1.240	1.190	1.130	1.35	1.23	1.17	0.71	
16	1.949	1.840	1.740	1.680	1.620	1.570	1.510	1.450	1.390	1.330	1.280	1.220	1.160	1.40	1.27	1.22	0.79	
17	1.999	1.890	1.790	1.730	1.670	1.610	1.550	1.490	1.430	1.370	1.310	1.250	1.190	1.49	1.36	1.30	0.86	
18	2.050	1.940	1.830	1.770	1.710	1.650	1.590	1.530	1.460	1.400	1.340	1.280	1.220	1.56	1.42	1.36	0.96	
19	2.083	1.970	1.860	1.800	1.740	1.670	1.610	1.550	1.490	1.430	1.360	1.300	1.240	1.63	1.48	1.42	1.01	
20	2.134	2.020	1.910	1.840	1.780	1.710	1.650	1.590	1.520	1.460	1.400	1.330	1.270	1.71	1.56	1.49	1.11	
21	2.184	2.070	1.950	1.890	1.820	1.760	1.690	1.630	1.560	1.500	1.430	1.370	1.300	1.80	1.64	1.57	1.30	
22	2.234	2.110	2.000	1.930	1.860	1.800	1.730	1.660	1.600	1.530	1.460	1.400	1.330	1.90	1.73	1.65		
23	2.268	2.150	2.030	1.960	1.890	1.820	1.760	1.690	1.620	1.550	1.490	1.420	1.350	2.01	1.83	1.75		
24	2.318	2.190	2.070	2.000	1.930	1.860	1.790	1.730	1.660	1.590	1.520	1.450	1.380	2.27	2.07	1.97		
25	2.352	2.230	2.100	2.030	1.960	1.890	1.820	1.750	1.680	1.610	1.540	1.470	1.400	2.50	2.28	2.18		
26	2.386	2.260	2.130	2.060	1.990	1.920	1.850	1.780	1.700	1.630	1.560	1.490	1.420	2.88	2.62	2.51		
27	2.436	2.310	2.180	2.100	2.030	1.960	1.890	1.810	1.740	1.670	1.600	1.520	1.450	*				
28	2.470	2.340	2.210	2.130	2.060	1.980	1.910	1.840	1.760	1.690	1.620	1.540	1.470					
29	2.520	2.390	2.250	2.180	2.100	2.030	1.950	1.880	1.800	1.730	1.650	1.580	1.500					
30	2.554	2.420	2.280	2.200	2.130	2.050	1.980	1.900	1.820	1.750	1.670	1.600	1.520					
31	2.587	2.450	2.310	2.230	2.160	2.080	2.000	1.930	1.850	1.770	1.690	1.620	1.540					
32	2.638	2.500	2.360	2.280	2.200	2.120	2.040	1.960	1.880	1.810	1.730	1.650	1.570					
33	2.671	2.530	2.390	2.310	2.230	2.150	2.070	1.990	1.910	1.830	1.750	1.670	1.590					
34	2.705	2.560	2.420	2.330	2.250	2.170	2.090	2.010	1.930	1.850	1.770	1.690	1.610					
35	2.755	2.610	2.460	2.380	2.300	2.210	2.130	2.050	1.970	1.890	1.800	1.720	1.640					
36	2.806	2.660	2.510	2.420	2.340	2.250	2.170	2.090	2.000	1.920	1.840	1.750	1.670					
37	2.856	2.700	2.550	2.470	2.380	2.300	2.210	2.130	2.040	1.960	1.870	1.790	1.700					
38	2.890	2.730	2.580	2.490	2.410	2.320	2.240	2.150	2.060	1.980	1.890	1.810	1.720					
39	2.940	2.780	2.630	2.540	2.450	2.360	2.280	2.190	2.100	2.010	1.930	1.840	1.750					
40	2.974	2.810	2.660	2.570	2.480	2.390	2.300	2.210	2.120	2.040	1.950	1.860	1.770					
41	3.024	2.860	2.700	2.610	2.520	2.430	2.340	2.250	2.160	2.070	1.980	1.890	1.800					
42	3.058	2.890	2.730	2.640	2.550	2.460	2.370	2.280	2.180	2.090	2.000	1.910	1.820					
43	3.091	2.930	2.760	2.670	2.580	2.480	2.390	2.300	2.210	2.120	2.020	1.930	1.840					
44	3.125	2.960	2.790	2.700	2.600	2.510	2.420	2.330	2.230	2.140	2.050	1.950	1.860					
45	3.175	3.010	2.840	2.740	2.650	2.550	2.460	2.360	2.270	2.170	2.080	1.980	1.890					
46	3.226	3.050	2.880	2.780	2.690	2.590	2.500	2.400	2.300	2.210	2.110	2.020	1.920					
47	3.259	3.080	2.910	2.810	2.720	2.620	2.520	2.430	2.330	2.230	2.130	2.040	1.940					
48	3.310	3.130	2.960	2.860	2.760	2.660	2.560	2.460	2.360	2.270	2.170	2.070	1.970					
49	3.360	3.180	3.000	2.900	2.800	2.700	2.600	2.500	2.400	2.300	2.200	2.100	2.000					
50	3.410	3.230	3.050	2.940	2.840	2.740	2.640	2.540	2.440	2.330	2.230	2.130	2.030					
51	3.444	3.260	3.080	2.970	2.870	2.770	2.670	2.560	2.460	2.360	2.260	2.150	2.050					
52	3.494	3.310	3.120	3.020	2.910	2.810	2.700	2.600	2.500	2.390	2.290	2.180	2.080					
53	3.562	3.370	3.180	3.070	2.970	2.860	2.760	2.650	2.540	2.440	2.330	2.230	2.120					
54	3.646	3.450	3.260	3.150	3.040	2.930	2.820	2.710	2.600	2.500	2.390	2.280	2.170					
55	3.748	3.550	3.350	3.230	3.120	3.010	2.900	2.790	2.680	2.560	2.450	2.340	2.230					
56	3.847	3.640	3.440	3.320	3.210	3.090	2.980	2.860	2.750	2.630	2.520	2.400	2.290					
57	4.015	3.800	3.590	3.470	3.350	3.230	3.110	2.990	2.870	2.750	2.630	2.510	2.390					
58	4.217	3.990	3.770	3.640	3.510	3.390	3.260	3.140	3.010	2.890	2.760	2.640	2.510					
59	4.418	4.180	3.950	3.810	3.680	3.550	3.420	3.290	3.160	3.020	2.890	2.760	2.630					
60	5.969	5.650	5.330	5.150	4.970	4.800	4.620	4.440	4.260	4.090	3.910	3.730	3.553					
61	6.431	6.090	5.740	5.550	5.360	5.170	4.980	4.790	4.590	4.400	4.210	4.020	3.828					
62	6.856	6.490	6.120	5.920	5.710	5.510	5.310	5.100	4.900	4.690	4.490	4.290	4.081					
63	7.337	6.940	6.550	6.330	6.110	5.900	5.680	5.460	5.240	5.020	4.800	4.590	4.367					
64	7.762	7.350	6.930	6.700	6.470	6.240	6.010	5.780	5.540	5.310	5.080	4.850	4.620					
65	8.408	7.960	7.510	7.260	7.010	6.760	6.510	6.260	6.010	5.760	5.510	5.260	5.005					
66	9.314	8.810	8.320	8.040	7.760	7.480	7.210	6.930	6.850	6.380	6.100	5.820	5.544					
67	10.201	9.650	9.110	8.800	8.500	8.200	7.890	7.590	7.290	6.980	6.680	6.380	6.072					
68	11.088	10.490	9.900	9.570	9.240	8.910	8.580	8.250	7.920	7.590	7.260	6.930	6.600					
69	11.957	11.320	10.680	10.320	9.960	9.610	9.250	8.900	8.540	8.180	7.830	7.470	7.117					
70	12.862	12.170	11.480	11.100	10.720	10.340	9.950	9.570	9.190	8.800	8.420	8.040	7.656					
71	13.749	13.010	12.280	11.870	11.460	11.050	10.640	10.230	9.820	9.410	9.000	8.590	8.184					
72	14.636	13.850	13.070	12.630	12.200	11.760	11.330	10.890	10.450	10.020	9.580	9.150	8.712					
73	15.542	14.710	13.880	13.410	12.950	12.490	12.030	11.560	11.100	10.650	10.180	9.710	9.250					
74	16.429	15.550	14.670	14.180	13.690	13.200	12.710	12.220	11.730	11.250	10.760	10.270	9.779					
75	17.316	16.390	15.460	14.950	14.430	13.910	13.400	12.880	12.370	11.850	11.340	10.820	10.307					
98	*	*	*	*	*	*	*	*	*	*	*	*	*					

* For 1990-2010 Symbol 27 and 2011-2021 Symbol 98, refer to manual Rule 12.

SYMBOL AND IDENTIFICATION MANUAL REFERENCE PAGES

2011 AND LATER MODEL YEARS

PRICE/SYMBOL CHART

Symbol	Price New Range
01	$1 – $3,000
02	$3,001 – $5,500
03	$5,501 – $8,000
04	$8,001 – $9,000
05	$9,001 – $10,000
06	$10,001 – $11,000
07	$11,001 – $12,000
08	$12,001 – $13,000
10	$13,001 – $14,000
11	$14,001 – $15,000
12	$15,001 – $15,625
13	$15,626 – $16,250
14	$16,251 – $16,875
15	$16,876 – $17,500
16	$17,501 – $18,125
17	$18,126 – $18,750
18	$18,751 – $19,375
19	$19,376 – $20,000
20	$20,001 – $20,625
21	$20,626 – $21,250
22	$21,251 – $21,875
23	$21,876 – $22,500
24	$22,501 – $23,125
25	$23,126 – $23,750
26	$23,751 – $24,375
27	$24,376 – $25,000
28	$25,001 – $25,625
29	$25,626 – $26,250
30	$26,251 – $26,875
31	$26,876 – $27,500
32	$27,501 – $28,125
33	$28,126 – $28,750
34	$28,751 – $29,375
35	$29,376 – $30,000
36	$30,001 – $31,000
37	$31,001 – $32,000
38	$32,001 – $33,000
39	$33,001 – $34,000

PRICE/SYMBOL CHART

Symbol	Price New Range
40	$34,001 – $35,000
41	$35,001 – $36,000
42	$36,001 – $37,000
43	$37,001 – $38,000
44	$38,001 – $39,000
45	$39,001 – $40,000
46	$40,001 – $41,250
47	$41,251 – $42,500
48	$42,501 – $43,750
49	$43,751 – $45,000
50	$45,001 – $46,250
51	$46,251 – $47,500
52	$47,501 – $48,750
53	$48,751 – $50,000
54	$50,001 – $52,500
55	$52,501 – $55,000
56	$55,001 – $57,500
57	$57,501 – $60,000
58	$60,001 – $65,000
59	$65,001 – $70,000
60	$70,001 – $75,000
61	$75,001 – $80,000
62	$80,001 – $85,000
63	$85,001 – $90,000
64	$90,001 – $95,000
65	$95,001 – $100,000
66	$100,001 – $110,000
67	$110,001 – $120,000
68	$120,001 – $130,000
69	$130,001 – $140,000
70	$140,001 – $150,000
71	Rating Symbol Only*
72	Rating Symbol Only*
73	Rating Symbol Only*
74	Rating Symbol Only*
75	Rating Symbol Only*
98	$150,001 and above

* **NOT FOR USE IN ASSIGNING PRICE NEW SYMBOLS.** These symbols have no corresponding price ranges and will therefore **not** be used to determine a vehicle's Price New Symbol. Vehicles can only be assigned these Rating Symbols via experience-based modification.

SYMBOL DEFINITIONS

Price New Symbol – Reflects a vehicle's Manufacturers Suggested Retail Price (MSRP), including VIN-coded and/or required options. The Price New Symbol assigned to each vehicle applies to both Comprehensive and Collision coverages.

Do not use a Price New Symbol for rating policies. This symbol is for reference only.

Comprehensive Rating Symbol – Developed by adjusting the Price New Symbol of each vehicle either upward or downward to reflect its Comprehensive insurance loss experience, in accordance with the Vehicle Series Rating (VSR) Program.

Collision Rating Symbol – Developed by adjusting the Price New Symbol of each vehicle either upward or downward to reflect its Collision insurance loss experience, in accordance with the VSR Program.

Use Comprehensive and Collision Rating Symbols for rating policies.

VEHICLES NOT INCLUDED IN THIS MANUAL

2011 Model Year Vehicles: Use the Transition Rule on Reference Page **4.**

2012 and Later Model Year Vehicles: Refer to Personal Vehicle Manual (PVM) Rule **3.B.2.,** reprinted on Reference Page **4.**

SYMBOL AND IDENTIFICATION MANUAL
REFERENCE PAGES

1990 – 2010 MODEL YEARS

PRICE/SYMBOL CHART

Symbol	Price New Range		
01	$0	–	$6,500
02	$6,501	–	$8,000
03	$8,001	–	$9,000
04	$9,001	–	$10,000
05	$10,001	–	$11,250
06	$11,251	–	$12,500
07	$12,501	–	$13,750
08	$13,751	–	$15,000
10	$15,001	–	$16,250
11	$16,251	–	$17,500
12	$17,501	–	$18,750
13	$18,751	–	$20,000
14	$20,001	–	$22,000
15	$22,001	–	$24,000
16	$24,001	–	$26,000
17	$26,001	–	$28,000
18	$28,001	–	$30,000
19	$30,001	–	$33,000
20	$33,001	–	$36,000
21	$36,001	–	$40,000
22	$40,001	–	$45,000
23	$45,001	–	$50,000
24	$50,001	–	$60,000
25	$60,001	–	$70,000
26	$70,001	–	$80,000
27	$80,001 and above		

SYMBOL DEFINITIONS

Price New Symbol – Reflects a vehicle's Manufacturers Suggested Retail Price (MSRP), including widely-used options. **Do not use this symbol for rating policies. This symbol is for reference only.**

Rating Symbol – Developed by adjusting the Price New Symbol of each vehicle either upward or downward to reflect its physical damage loss experience, in accordance with the Vehicle Series Rating (VSR) Program. **Use this symbol for rating policies**.

1989 AND PRIOR MODEL YEARS

PRICE/SYMBOL CHART

Symbol	Price New Range		
01	$0	–	$1,600
02	$1,601	–	$2,100
03	$2,101	–	$2,750
04	$2,751	–	$3,700
05	$3,701	–	$5,000
06	$5,001	–	$6,500
07	$6,501	–	$8,000
08	$8,001	–	$10,000
10	$10,001	–	$12,500
11	$12,501	–	$15,000
12	$15,001	–	$17,500
13	$17,501	–	$20,000
14	$20,001	–	$24,000
15	$24,001	–	$28,000
16	$28,001	–	$33,000
17	$33,001	–	$39,000
18	$39,001	–	$46,000
19	$46,001	–	$55,000
20	$55,001	–	$65,000
21	$65,001 and above		

SYMBOL ADJUSTMENT INDICATORS (1980 – 1989)

The symbols shown in this manual for 1980 and later model years reflect adjustments made in accordance with the Vehicle Series Rating (VSR) Program. Symbol adjustment indicators are:

+	Symbol Increased One	–	Symbol Decreased One
ǂ	Symbol Increased Two	=	Symbol Decreased Two
#	Symbol Increased Three	≡	Symbol Decreased Three