



**Farmers Mutual Hail**  
Insurance Company of Iowa

6785 Westown Parkway | West Des Moines, IA 50266 | 800-247-5248

# KENTUCKY AUTO MANUAL



Administered by:  
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**Each automobile is reviewed for acceptability based on the information found in this manual.**

- A. The Company tries to consistently apply these rules and guidelines.
- B. There may be motor vehicle, class and rating, claim history and various other consumer reports, as well as other types of information gathering done by the Company in an effort to verify the accuracy of and assist in the proper classification of the submission for new, renewal or endorsement coverage.
- C. Additionally, we will commonly ask the agent or insured to supply additional information to clear up any questions.
- D. Each operator and vehicle will be written at the lowest qualifying rate and upon renewal, all these factors will automatically be reviewed and changed based on the rules and rates applicable.
- E. If a loss frequency pattern exists or develops, contact the Company to establish if the account will be acceptable, or review possible modifications in the deductibles or other coverage written to allow for issue or renewal of coverage on an account.

## AUTOMOBILE PROGRAM GUIDELINES

### Accidents

An operator who has been involved in more than 2 at-fault accidents within the past 3 years is **not** eligible without prior approval.

Any risk with more than 3 at-fault accidents with the past 3 years is **not** eligible.

### Violations

An operator who has been convicted of more than 4 minor moving violations with the past 3 years is **not** eligible without prior approval.

An operator who has been convicted of more than 1 major violation within the past 5 years is **not** eligible without prior approval.

Any risk with more than 7 minor moving violations within the past 3 years or more than 2 major violations within the past 5 years is **not** eligible.

### Limits

New Business with 3 or more at-fault accidents, the Maximum Liability Limits are \$100/\$300,000 Bodily Injury and \$100,000 Property Damage Liability or \$100,000 Combined Single Limits (CSL) without prior approval.

Renewal policies with Farmers Mutual Hail Insurance Company of Iowa will be reviewed on an individual basis for the acceptable Limits of Liability when changing to 3 or more at-fault accidents.

Ultimately, it is the underwriter's judgment that will determine if the requested coverage will meet the Company guidelines to the degree that it can potentially be written profitably under the classification plan and rate levels filed.

Every effort is made to communicate the Company position and reasoning to the agent prior to any notification being mailed to the applicant/insured.

## SPECIFIC VEHICLES REQUIRING PRIOR APPROVAL

### Contact Home Office Prior to Binding

1. Classic or Antique Autos of Particular Interest
2. DeLorean – all models
3. Ferrari – all models
4. Lamborghini – all models
5. Lotus
6. Maserati
7. Porsche
8. Rolls Royce – all models

## PROHIBITED VEHICLE TYPES & USAGE

1. All-Terrain Vehicles without supporting automobile coverage.
2. Altered Automobiles, Kit Cars or Altered Miscellaneous Type Vehicles unless alterations are specifically designed to assist with disabilities
3. Automobile Dealers (new/used, resale, test drive, loan)
4. Autos Garaged Out-of-State (**except** students with a Kentucky DL#)
5. Automobiles for Regular Use of Non-Family Member
6. Automobiles Requiring Public Service Commission or Motor Carrier Act Certificates or Filings
7. Boom trucks or vehicles with extendable aerial attachments
8. Classic or Antique Automobiles without photos and appraisal
9. Classic or Antique Automobiles – Appraised at over \$25,000 or where its use may extend beyond a 150 mile radius
10. Commercial Use Trucks, Pickups, Vans, Tow Trucks & Trailers
11. Contractors Trucks, Pickups, Vans & Trailers
12. Dealers & Distributors of feed, seed, fuel, grain, hay with listed vehicles
13. Dump Trucks or Buses without prior approval
14. Dune or Sand Buggies unsupported – photos required
15. Fiberglass Body Automobiles
16. Garage and Gasoline Station Automobiles
17. Garbage Trucks
18. High Rider Suspension Automobiles
19. House Trailers Used As Permanent, Seasonal or Rental Residences
20. Junk & Salvage Dealer's Automobiles
21. Lime or Fertilizer Trucks
22. Limited Edition or Particular Interest Vehicles
23. Milk or Cream Haulers
24. Miscellaneous Type Vehicles without Supporting PPA Coverage
25. Motorcycles, Motor Scooters, Midget Automobiles, 3-Wheel Vehicles, Go- Carts without supporting automobile coverage
26. Newspaper Delivery or Distribution beyond incidental paper route use
27. Other Commercial Exposures Outside the PVM Definitions of "Business Use" require prior approval – **Consult with the Home Office**
28. Use of Vehicles as Public or Livery Conveyance – Hauling For Hire
29. Racing and Exhibition Automobiles
30. Rent-A-Car or Drive-Yourself Automobiles or Trucks
31. Star Mail Route, Mail or Express Trucks
32. Tank Trucks or Tank-Type Trailers (**Anhydrous Ammonia, Butane, Propane, Liquid Waste**)
33. Taxicabs, Limousines or Emergency use vehicles
34. Tractor-Trailer Units (**other than strictly own farm use**) – **must have supporting automobile coverage.**

**Not all inclusive. Similar vehicles/characteristics may also be ineligible.**

## UNACCEPTABLE RISKS – NO BINDING

The following risks must be submitted for prior approval:

1. Excessive users of alcohol, drugs or narcotics.
2. Operators without a valid driver's license.
3. Risks where only operator is under age 22 with no supporting parental personal automobile coverage.
4. Persons who have not had continuous prior insurance coverage with a standard automobile carrier.
5. Persons who are engaged in illegal activity or have a criminal record.
6. Persons required to file proof of financial responsibility or to file with a federal or state authority.
7. Applicant or spouse active in military with listed vehicles garaged outside the state of Kentucky.
8. Persons who have demonstrated disregard of traffic laws or safety of other motorists.
9. Risks with a past history of claim frequency.
10. Brokered risks.
11. Non-uniform Limits of Liability and Uninsured/Underinsured Motorists.
12. Vehicles with an original cost new in excess of \$80,000.
13. Motor Homes with an original cost new in excess of \$250,000.
14. Vehicles that carry Collision Coverage **without** also including the Comprehensive (OTC) feature.
15. Operators that will not be replacing out-of-state driver's licenses with a valid Kentucky driver's license.
16. Vehicles 15 years old or older **without photos showing all sides** when Physical damage coverage is requested.

## MISCELLANEOUS TYPE VEHICLE UNDERWRITING GUIDELINES

1. Miscellaneous Type Vehicle can only be reviewed with the supporting private passenger automobile exposure.
2. Miscellaneous Type Vehicles over 15 years old require submission of a photo to qualify for physical damage coverage.
3. Farm trucks, farm trailers, snowmobiles, golf carts, all-terrain vehicles, motorcycles and other similar type vehicles will remain on the policy continuously, as the rates anticipate a lay-up period.
4. Three-wheel recreational vehicles cannot be bound.
5. Manufacturer recommendations regarding operator age, licensing and passengers must be strictly adhered to.
6. Photos of Dune Buggies will always be required and may be requested on other Miscellaneous Type Vehicles.
7. Homemade or Altered Miscellaneous Type Vehicles cannot be bound and must be submitted for prior approval.
8. Automobile policies that include a Miscellaneous Type Vehicle where the primary insured/operator is under age 22 without a supporting parental automobile and farm property/liability policy with Farmers Mutual Hail Insurance Company of Iowa.

## FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER

### 1. DEFINITION:

Pickups, vans, truck type land motor vehicles, truck-tractor type vehicles and trailers, which do not qualify for coverage under the Personal Auto Policy's definition of a Private Passenger Auto, can be reviewed for eligibility under this Farm Truck Section of the manual. This excludes farm crawler type tractors and farm tractor equipment.

### 2. ELIGIBILITY:

The vehicle must:

- A. Be owned by a farmer, (exception: non-owned trailers), and
- B. Be garaged on the farm premises, and
- C. Carry farm license, and
- D. Be used exclusively for farm purposes, but including incidental neighborly exchange.

All farm truck and tractor-trailer risks are reviewed and classified based on local farm use not to exceed a 150 mile radius of operation from principal place of garaging.

Farmers Mutual Hail Insurance Company of Iowa can only review to provide coverage for tractor-trailer risks when we are also reviewing the entire farm automobile package. All vehicles must be titled to an individual, or husband and wife, or family farm partnership or corporation. All potential operators must have a valid driver's license authorizing operation of tractor-trailer units.

The Universal Automobile Program Acceptability Guidelines, Unacceptable Risks For Binding Authority, and Vehicle Type and Use Exposures Prohibited, as found in the Universal Auto Program Section of this manual, will be applicable to the Farm Truck Section.

### 3. CLASSIFICATION:

- A. Eligible vehicles of the pickup or van type (10,001-20,000 < GVWR> Gross Vehicle Weight Rating) will be classified and rated according to the class 1FP, 2AF, 2CF rating factors shown for their respective territory in the Farm Truck Section of the manual.
- B. Medium size trucks (10,001-20,000 GVWR) will be classified and rated according to the class 1AF, 2AF or 2CF rating factors shown for their respective territory in the Farm Truck Section of the manual.
- C. Heavy trucks and vans (20,001-45,000 GVWR) will be classified and rated according to the class 6 rating factor shown for the respective territory in the Farm Truck Section of the manual.
- D. Truck-tractor type units will be classified and rated according to the class 5CB rating factor shown for their respective territory in the Farm Truck Section of the manual.

### 4. SEMI OR GRAIN TRAILER ATTACHED TO A TRUCK-TRACTOR OWNED OR NON-OWNED-(CLASS 5CB):

Trailers for use with a Truck-Tractor will require a premium charge for Bodily Injury and Property Damage Liability based on the class 5CB rating factor shown for their respective territory in the Farm Truck Section of the manual. Physical Damage coverage on the owned trailers can be reviewed under the rating shown in this Farm Truck Section of the manual. Liability coverage on these trailers applies while unattached to the Truck-Tractor. Attach Form FMH 200 Farm Semi Tractor/Trailer Liability Endorsement.

### 5. ALL OTHER TRAILERS (CLASS CODE 6):

Utility or gooseneck trailers, licensed for road use, designed for use with a private passenger type automobile and used exclusively for the farming operation shall have Bodily Injury and Property Damage Liability protection and Medical Payments coverages extended from the private passenger automobile, farm pickup or truck listed on the policy. Physical Damage coverage can be reviewed under the rating shown in this Farm Truck Section of the manual.



## 6. GENERAL RULES:

- A. The rules and exceptions found in Section 7. Minimum Premium, 8. Policy Period, 9. Changes, 10. Cancellation, 11. Whole Dollar Premium, 13. Suspension, 14. Miscellaneous, 15. Certified Risks, 18. Increased Limits, and 20. Rating Territories of the Personal Vehicle Manual apply in the same fashion to this Farm Truck Section, except as herein provided.
- B. The following features are "**NOT**" a filed option for vehicles eligible for coverage under the Farm Truck Section:
  - 1. Increased Limit Extended Transportation Expenses Coverage
  - 2. Towing and Labor Costs
  - 3. Named Non-Owner Coverage
  - 4. Extended Non-Owned Liability Coverage
- C. The Multi-Car, Drivers Training and Good Student Discounts do not apply to vehicles defined and rated under the Farm Truck Section.
- D. Liability, Medical Payments, Uninsured Motorists and Underinsured Motorists base rates for vehicles qualifying under the Farm Truck Section are found in the Rate pages according to the highest rated territory of destination.
- E. Physical Damage Rates are not subject to further adjustment by primary or secondary factors.

# FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER RATING LIABILITY AND MEDICAL PAYMENTS

(Primary and Secondary Factors Combined)

Description	Class	Mile	Radius
		50	51-150
Pickup or Van (10,001 - 20,000) GVWR	1FP	N/A	.50
Truck (10,001 - 20,000) GVWR	1AF	.20	.25
Same with principal operator 21-24	2AF*	.95	1.25
Same with principal operator 20 or under	2CF*	1.50	1.85
Heavy Truck or Van (20,001 - 45,000) GVWR	6	.25	.30
Truck-Tractor	5CB	.55	.60
Trailer Owned or Non-Owned (used with Truck-Tractor)	5CB	.10	.15

\*The above young driver classifications apply only when Farmers Mutual Hail Insurance Company of Iowa is not otherwise making a charge for the operator on another automobile insured with the Company.

## PHYSICAL DAMAGE

Other-than-Collision / Semi-Annual Rates / All Territories  
Stated Amount Rate Per \$100 of Value

	<u>Farm Trailers</u>	<u>All Other Farm</u>
Full Coverage	\$ .80	\$ .60
50 Deductible	\$ .72	\$ .54
100 Deductible	\$ .64	\$ .48
200 Deductible	\$ .56	\$ .42
250 Deductible	\$ .50	\$ .38
500 Deductible	\$ .42	\$ .32
1000 Deductible	\$ .34	\$ .26
1500 Deductible	\$ .28	\$ .22
2000 Deductible	\$ .23	\$ .19
2500 Deductible	\$ .18	\$ .16

Collision / Semi-Annual Rates / All Territories  
Stated Amount Rate Per \$100 of Value

	<u>1AF/6</u>	<u>1FP</u>	<u>2AF</u>	<u>2CF</u>	<u>5CB</u>
100 Deductible	\$ .42	\$ .64	\$ .84	\$1.11	\$ .48
200 Deductible	\$ .39	\$ .60	\$ .77	\$1.02	\$ .43
250 Deductible	\$ .37	\$ .58	\$ .74	\$ .98	\$ .40
500 Deductible	\$ .33	\$ .55	\$ .65	\$ .85	\$ .35
1000 Deductible	\$ .28	\$ .50	\$ .55	\$ .72	\$ .30
1500 Deductible	\$ .25	\$ .45	\$ .49	\$ .64	\$ .26
2000 Deductible	\$ .21	\$ .40	\$ .42	\$ .55	\$ .23
2500 Deductible	\$ .18	\$ .35	\$ .36	\$ .47	\$ .19

The stated amount should be based on current market value of the unit and should be reviewed regularly to update the coverage provided. Claims are reviewed for settlement based on the terms and conditions found in Coverage for Damage to your Auto form (Stated Amount Maximum Limit of Liability).

## DISCOUNTS & SURCHARGES

### 1. CLOUD PACKAGE DISCOUNT

- A. A 2%, 5% or 7% Cloud Package Discount can apply to the final calculated premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision premiums based on the number of categories satisfied below:
1. The Primary Home or Farm Property coverage is written by:
    - a. An affiliated Mutual reinsured by Farmers Mutual Hail Insurance Company of Iowa, or
    - b. Farmers Mutual Hail Insurance Company of Iowa Property and Casualty Division.
  2. The Primary Personal & Premises Liability Coverage is written by Farmers Mutual Hail Insurance Company of Iowa.
  3. Farmers Mutual Hail Insurance Company of Iowa provides the crop hail insurance.
- B. The Cloud Package Discount shall apply to the Personal Automobile Policy new and renewal premiums as follows:
1. A 2% Cloud Package Discount applies when supported by one of the above.
  2. A 5% Cloud Package Discount applies when supported by two of the above.
  3. A 7% Cloud Package Discount applies when supported by all three of the above.
- (Supporting policy numbers must be provided when applying for the Cloud Package Discount.)

### 2. RENEWAL BUSINESS DISCOUNT

A 5% Discount will be offered to those policyholders choosing to retain their automobile policy and service provided by Farmers Mutual Hail Insurance Company of Iowa and its agency force.

- A. This discount will apply to the Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (OTC) and Collision premiums provided:
1. Policy has been in force for at least 6 months, and
  2. Continues to meet underwriting criteria.
- B. The discount will be allowed on each vehicle after all other surcharges or credits/discounts have been applied.
- C. Additional autos added subsequent to this renewal will also be eligible for discount.

***Exception: If policy has cancelled and coverage is rewritten to a new policy and term, the discount will not carry over.***

### 3. FMH CLAIMS EXPERIENCE SURCHARGE

All FMH automobile policies are experience rated. All claims payments are considered for purposes of determining when a claims experience surcharge will apply, except for the following claims:

- A. Weather related catastrophe losses,
- B. Losses subject to Safe Driver Improvement Plan,
- C. Glass repair losses, and
- D. Towing and Labor losses.

Any policy that has two (2) or more non-excluded losses in a three (3) year period AND the total amount paid by FMH on those covered losses exceeds 65% of the premium paid to FMH during that same three (3) year period will be subject to a claims surcharge.

The Surcharge amount will apply to non-excluded losses as follows:

greater than 65% ratio	+15%
greater than 120% or more ratio	+30%

The claims surcharge will be applied to the Bodily Injury, Property Damage, Combined Single Limit, Comprehensive and Collision premiums on each unit listed on the automobile policy.

The applicability of the surcharge will be re-evaluated after a three (3) year period.

All insureds having a surcharge in place when their policy cancels will have the same surcharge apply if they are reinstated or rewritten with us.

## UNIVERSAL AUTOMOBILE TIER PROGRAM

The Farmers Mutual Hail Insurance Company of Iowa Universal Automobile Tier Program will utilize an established Insurance SCORE product called “ChoicePoint Attract – Standard Auto” to establish the Tier indicator on new and renewal business. This information helps predict future losses and often allows a more competitive rate to apply.

- Use of such information at renewal will be updated not later than every 36 months.
- This information is **not** based on income, gender, address, ethnic group, religion, marital status or nationality.
- Information received will not be the sole basis of any refusal, cancellation or non-renewal of any policy or application.
- Many other factors outlined in the manual are used to calculate the rates on each vehicle listed on the policy.
- Notice will be provided with each policy renewal issued when and adverse action is taken. Adverse action is defined as: any application of a rating factor based on an Insurance SCORE that is not the very best available.
- Absence of information or lack of sufficient information will be placed in the “average” category under Tier 6.
- Some of the information considered for these reports is Bill Payment History and Debt Management Factors.
- All consumers are encouraged to review their credit report regularly in order to know what is on it and take steps to dispute any inaccuracies.
- In the event an inaccuracy is discovered that cannot be resolved, our rule will revert to use the “average” category under Tier 6.

### INSURANCE SCORE INDICATIONS

Ranking	Score
④④④④ Good	776 - 997
③③③ Average	626 - 775
②② Below Avg.	501 - 625
① Less Desirable	under 500

Tier Name	Modified Insurance SCORE Range	Rate Factor
TIER 1	876 and above	X 0.80
TIER 2	826 to 875	X 0.85
TIER 3	776 to 825	X 0.90
TIER 4	726 to 775	X 0.95
TIER 5	677 to 725	X 1.00
TIER 6	676 or none	X 1.00
TIER 7	626 to 675	X 1.10
TIER 8	576 to 625	X 1.15
TIER 9	575 and below	X 1.20

This rate factor will apply to the Base Premium Coverages at the end of all other adjustments other than the 6 months term factor.

## KENTUCKY AUTOMOBILE FORMS

FMH 200	12 12	Farm Semi Tractor/Trailer Liability Endorsement
FMH 67 95	01 14	Additional Interest Endorsement
FMH 69 07	01 14	Notice of Cancellation to Additional Interest
FMH-9001	01-21	Communicable Disease Exclusion Endorsement
FMH-9002KY	01-21	Cyber Loss Exclusion
FMH 99 KY	01 22	Auto Policy Quick Reference Guide
PP 00 01	09 18	Personal Auto Policy
PP 01 53	09 18	Amendment Of Policy Provisions – Kentucky
PP 02 53	09 18	Termination Provisions - Kentucky
PP 03 01	09 18	Federal Employees Using Autos in Government Business
PP 03 02	09 18	Optional Limits Transportation Expenses Coverage
PP 03 03	09 18	Towing And Labor Costs Coverage
PP 03 05	09 18	Loss Payable Clause
PP 03 06	09 18	Extended Non-Owned Coverage–Vehicles Available for Regular Use
PP 03 07	09 18	Trailer/ Camper Body Coverage
PP 03 08	09 18	Coverage for Damage to Your Auto (Maximum Limit of Liability)
PP 03 13	09 18	Excess Electronic Equipment Coverage
PP 03 18	09 18	Excess Custom Equipment Coverage
PP 03 19	09 18	Additional Insured - Lessor
PP 03 28	09 18	Miscellaneous Type Vehicle Amendment (Motor Homes)
PP 03 34	09 18	Joint Ownership Coverage
PP 03 35	09 18	Auto Loan/Lease Coverage
PP 03 54	09 18	Single Liability Limit - Kentucky
PP 04 03	09 18	Single Underinsured Motorists Limit - Kentucky
PP 04 32	09 18	Uninsured Motorists Coverage - Kentucky
PP 04 39	09 18	Underinsured Motorists Coverage - Kentucky
PP 05 05	09 18	Named Individuals – Broadened PIP Coverage – Kentucky Personal
PP 05 70	09 18	Injury Protection Coverage - Kentucky
PP 05 71	09 18	Added Personal Injury Protection - Kentucky
PP 13 01	09 18	Coverage for Damage to Your Auto Exclusion Endorsement
PP 13 02	09 18	Trip Interruption Coverage
PP 14 08	09 18	Single Uninsured Motorists Limit - Kentucky
PP 33 05	09 18	Full Safety Glass Coverage
PP 43 09	09 18	Miscellaneous Type Vehicle Endorsement - Kentucky
PP 43 14	09 18	Snowmobile Endorsement

# PERSONAL VEHICLE MANUAL

## SECTION I COVERAGE AND DEFINITION TYPE RULES

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### RULE 1. INTRODUCTION

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#### A. About The Personal Vehicle Manual

This manual contains the rules, classifications and rating provisions governing the writing of the Personal Auto Policy. The rules, rates, forms and endorsements of the company shall govern in all cases not specifically provided for in this manual.

Unless otherwise specified, "policy" refers to the Personal Auto Policy.

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### RULE 2. DEFINITIONS

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#### 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.
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:
    - (1) 10,000 lbs. or less; or
    - (2) 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 Manual; 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.

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

  - a. It meets the conditions in Paragraphs **2.a.** and **2.b.**; and
  - b. Coverage is limited in accordance with the Federal Employees Using Autos In Government Business Endorsement **PP 03 01.**
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 Paragraphs **A.1.** and **A.2.**

#### B. Auto

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

#### C. Liability

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

#### D. Single Limit Liability

Single Limit Liability as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.

Attach Single Liability Limit Endorsement **PP 03 54** when a single liability limit is applicable.

#### E. Comprehensive Coverage

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

#### F. Owned

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 Additional Insured – Lessor Endorsement **PP 03 19.**
2. A vehicle owned by a trust. Refer to Rule **3.E.** for eligibility requirements applicable to vehicles owned by a trust.

#### G. Gross Vehicle Weight

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.

#### H. Resident

Resident means, with respect to Rule **12.** Primary Classifications and Rule **13.** Secondary Classification – Safe Driver Insurance Plan (SDIP), anyone residing in the same household as an applicant. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.

## PERSONAL VEHICLE MANUAL

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### RULE 3. ELIGIBILITY

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#### A. Private Passenger Autos

A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 2., if:

1. They are written on a specified auto basis; and
2. They are owned by an individual(s) or spouses who are residents in the same household. Both spouses or individual(s) who are residents in the same household may be listed as named insureds on the Declarations in accordance with the company's underwriting guidelines.

#### B. Jointly Owned Private Passenger Autos

A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as described in Rule 2., that are owned jointly by two or more:

1. Resident relatives other than spouses;
2. Resident individuals; or
3. Non-resident relatives, including a non-resident spouse; if
  - a. They are written on a specified auto basis; and;
  - b. Joint Ownership Coverage Endorsement **PP 03 34** is attached. Refer to the endorsement for the extent of coverage.

#### Note

The insurer may elect to not apply the non-owned auto liability coverage exclusion under the Joint Ownership Coverage Endorsement. Refer to company for the application of this exclusion.

#### C. Motorcycles, Motor Homes, Golf Carts Or Other Similar Type Vehicles And Snowmobiles

This coverage is not currently offered, and this rule does not apply.

#### D. Non-owned Autos

This coverage is not currently offered, and this rule does not apply.

#### E. Vehicles Held In Trust

This coverage is not currently offered, and this rule does not apply.

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### RULE 4. DESCRIPTION OF COVERAGES

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The following is a general description of the coverages provided by the Personal Auto Policy:

#### A. Liability Coverage

1. Payment on behalf of an insured for all sums which the insured shall become legally obligated to pay as damages because of bodily injury and property damage arising out of an auto accident, as provided in the policy.
2. Limits greater than or equal to the minimum limits of coverage will be provided as required by the financial responsibility or compulsory liability laws of the state in which the insured auto is principally garaged.

Refer to the state exceptions part of this manual for any required limits.

#### B. Medical Payments Coverage/Personal Injury Protection (PIP) Coverage

##### 1. Medical Payments Coverage

This coverage is not currently offered, and this rule does not apply.

##### 2. Personal Injury Protection (PIP) Coverage

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

With respect to a motorcycle, refer to Rule 62.

##### 3. Added Personal Injury Protection Coverage

- a. Every insurer providing Personal Injury Protection (PIP) Coverage shall also provide Added Personal Injury Protection Coverage 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	Refer to
2	20,000	100	Kentucky
3	30,000	200	Company
4	40,000	300	Rate Pages

\* 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.

**Table 4.B.3.a. Added Personal Injury Protection Coverage Options**



## PERSONAL VEHICLE MANUAL

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### **RULE 4. DESCRIPTION OF COVERAGES (Cont'd)**

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#### **b. Rating**

Rates for PIP Coverage and Added PIP Coverage are displayed on the company rate pages. 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.

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

d. 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.

#### **4. Buyback Personal Injury Protection**

a. Every insurer providing Personal Injury Protection shall make Personal Injury Protection and Added Personal Injury Protection on a buyback 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.

b. Refer to Rule 62. in these exception pages for buyback applying to motorcycles.

#### **5. Endorsements**

a. For Personal Injury Protection, attach Personal Injury Protection Coverage – Kentucky Endorsement **PP 05 70**.

b. For Added Personal Injury Protection, attached Added Personal Injury Protection Coverage – Kentucky Endorsement **FMH 05 71**.

#### **C. Uninsured/Underinsured Motorists Coverage**

1. Coverage is provided for bodily injury sustained by an insured and caused by an accident with an uninsured or underinsured motorist, as provided in the policy.

2. Refer to Rule 21. Uninsured Motorists Coverage and Rule 22. Underinsured Motorists Coverage for requirements.

#### **D. Physical Damage Coverage**

1. Coverage is provided for loss to a covered auto caused by collision, as provided in the policy.

2. Coverage is provided for loss to a covered auto caused by other than collision, as provided in the policy.

#### **E. Contract Provisions**

The policy should be consulted for exact contract provisions. Refer to:

1. Personal Auto Policy **PP 00 01**.

2. Coverage For Damage To Your Auto Exclusion Endorsement **PP 13 01** to reinforce that there is no coverage for loss due to diminution in value under Part **D** – Coverage For Damage To Your Auto of the Personal Auto Policy.

3. Amendment Of Policy Provisions – Kentucky Endorsement **PP 01 53** and Termination Provisions – Kentucky Endorsement **PP 02 53**.

4. Optional endorsements, as described in other sections of this manual.

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### **RULE 5. – 8. RESERVED FOR FUTURE USE**

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# PERSONAL VEHICLE MANUAL

## SECTION II PREMIUM COMPUTATION RULES

### RULE 9. PREMIUM DETERMINATION

The premiums for Single Limit Liability or Bodily Injury and Property Damage Liability; Personal Injury Protection (Full or Guest PIP), Comprehensive and Collision shall be determined as follows:

#### A. Rating Territory

Refer to the Territory Definitions to determine the rating territory 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.

#### B. Base Rates

Refer to the company rate pages to determine base rates for the desired coverage(s) for the appropriate territory.

#### C. Increased Limits

Refer to Rule 11. Increased Limits for information regarding Increased Limits.

#### D. Primary Classifications

Refer to Rule 12. Primary Classifications for Primary Classification Factors.

#### E. Secondary Classification – Safe Driver Insurance Plan (SDIP)

Refer to Rule 13. Secondary Classification – Safe Driver Insurance Plan (SDIP) for Secondary Classification Factors.

#### F. Model Year And Symbol Determination

1. Determine the model year of the auto and refer to the Symbol and Identification Manual for the appropriate symbol(s) of the auto.

If the rates for a model year are not displayed in the company rate pages, use the rates shown for the latest model year. For Rebuilt or Structurally Altered Autos, the model year of the chassis determines the model year of the auto.

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

- a. If the S&I Manual 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 Manual 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 Manual.

#### G. Deductible Insurance

Refer to Rule 15. Deductible Insurance for information regarding deductibles.

#### H. Discounts

Refer to Rule 16. Discounts to determine any applicable discounts for the desired coverage(s).

#### I. Certified Risks – Financial Responsibility Laws

When a surcharge is applicable under Rule 17. Certified Risks – Financial Responsibility Laws, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

#### J. Personal Injury Protection Coverage

Paragraph J. does not apply to motorcycles. Refer to Rule 62. Motorcycles, Mopeds, Motorscooters, Motorbikes, Go-carts And Any Other Similar Motor Vehicles Not Used For Business Purposes in these Exception pages.

##### 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 company rate page shall be increased by the following factors:

Coverages	Factor
Single Limit Liability	1.12
Bodily Injury	1.45

Table 9.J.1. Increased Liability Coverage Factors

##### 2. Personal Injury Protection

- a. 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 buyback 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:

- (1) Multiply the appropriate Bodily Injury Liability rate by the Bodily Injury Liability rating factor shown in Paragraph J.1.; and
- (2) Multiply the appropriate full PIP rate by a factor of .15 to determine the Guest PIP premium.

**PERSONAL VEHICLE MANUAL**

**RULE 9.  
PREMIUM DETERMINATION (Cont'd)**

- b. 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.

**RULE 10.  
RATING TERRITORIES**

- A. The company rate pages display rates by territory.
- B. A rating territory is a geographical area defined in terms of U.S. Postal Service (USPS) ZIP codes, as shown on the Territory Definitions pages.
  - 1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
  - 2. As ZIP code boundaries are changed by the USPS, a new ZIP code may be created. If this new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before the ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
  - 3. Future USPS ZIP code changes will be reflected in ISO's Territory Definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

**RULE 11.  
INCREASED LIMITS**

- A. **Liability Increased Limits Tables**
  - 1. \$60,000 Single Limit Liability Increased Limits
    - a. For Vehicles Subject to the Kentucky No-fault Law

Limit	Factor
\$ 60,000	1.00
75,000	1.08
100,000	1.18
200,000	1.44
300,000	1.61
500,000	1.86
1,000,000	2.24

**Table 11.A.1.a. Single Limit Liability Increased Limits Factors For Vehicles Subject To Kentucky No-fault Law**

- b. For Vehicles **not** Subject to the Kentucky No-fault Law

Limit	Factor
\$ 60,000	1.00
75,000	1.07
100,000	1.16
200,000	1.40
300,000	1.55
500,000	1.78
1,000,000	2.11

**Table 11.A.1.b. Single Limit Liability Increased Limits Factors For Vehicles NOT Subject To Kentucky No-fault Law**

**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. \$25,000/50,000 Bodily Injury Liability Increased Limits
  - a. For Vehicles Subject to the Kentucky No-fault Law

Limit	Factor
\$ 25/50	1.00
50/100	1.39
100/200	1.86
100/300	1.87
250/500	2.60
300/300	2.69
500/1,000	3.28
1,000/1,000	4.03

**Table 11.A.2.a. Split Limit Liability Increased Limits Factors For Vehicles Subject To Kentucky No-fault Law**

- b. For Vehicles **not** Subject to the Kentucky No-fault Law

Limit	Factor
\$ 25/50	1.00
50/100	1.31
100/200	1.67
100/300	1.68
250/500	2.24
300/300	2.31
500/1,000	2.75
1,000/1,000	3.32

**Table 11.A.2.b. Split Limit Liability Increased Limits Factors For Vehicles NOT Subject To Kentucky No-fault Law**

**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.

## PERSONAL VEHICLE MANUAL

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### RULE 11. INCREASED LIMITS (Cont'd)

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#### 3. \$25,000 Property Damage Liability Increased Limits

Limit	Factor
\$ 25,000	1.00
50,000	1.06
100,000	1.10
150,000	1.11
200,000	1.12
250,000	1.13
500,000	1.16
750,000	1.18
1,000,000	1.19

**Table 11.A.3. Property Damage Liability Increased Limits Factors**

#### B. Medical Payments Increased Limits

This coverage is not currently offered and this rule does not apply.

#### C. Liability And Medical Payments Increased Limits

For limits not displayed in the exception pages, refer to company.

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### RULE 12. PRIMARY CLASSIFICATIONS

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#### A. Eligibility

All eligible autos shall be rated in accordance with this rule.

##### Exception:

This rule does not apply to risks rated in accordance with Section IV – Miscellaneous Type Rules unless the Miscellaneous Type Rule states, "Classify and rate as a private passenger auto".

#### B. Primary Rating Factor Determination

Determine the operator assigned to each auto using the procedure in Paragraph C., then determine the by-coverage Total Primary Classification Rating Factor for each auto on the policy using the following procedure:

##### 1. Autos With Operators Assigned

- a. Assign the Age, Gender, Marital Status, Principal Operator, Good Student, Driver Training and Mileage primary classification variables, as defined in Paragraph D., associated with the assigned operator.
- b. Assign the Use primary classification variable to the auto based on the actual use of that auto.

- c. Multiply all the by-coverage factors associated with the primary classification variables assigned to an auto to determine each auto's by-coverage Total Primary Classification Rating Factors.

#### 2. Excess Autos

- a. If all operators on the policy are age 35 and over, assign a Total Primary Classification Rating Factor of 0.80 to the autos in excess of the number of operators.
- b. If all operators on the policy are not age 35 and over, assign a Total Primary Classification Rating Factor of 1.00 to the autos in excess of the number of operators.

#### C. Primary Classification Operator Assignment

##### 1. Adult And Youthful Operators

- a. Adult operator means an applicant or any other resident operator in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is 25 years of age or older.
- b. Youthful operator means an applicant or any other resident operator in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is under the age of 25.

##### 2. Single Car Risks

- a. If there are any youthful operators on the policy, assign the youngest youthful operator to the auto.
- b. If there are no youthful operators on the policy, assign the adult operator to the auto who most frequently operates that auto. If two or more adults operate the auto equally, assign the youngest adult operator to the auto.

##### 3. Multi-car Risks

- a. Assign each youthful principal operator to the auto he/she principally operates.
- b. Assign non-principal youthful operators to remaining autos as follows:
  - (1) Determine the age of all non-principal youthful operators.
  - (2) Assign the youngest non-principal youthful operator to the remaining unassigned auto he/she operates most frequently.
  - (3) Continue assigning any remaining non-principal youthful operators using the procedure in Paragraph b.(2) until all youthful operators have been assigned.

## PERSONAL VEHICLE MANUAL

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### RULE 12.

#### PRIMARY CLASSIFICATIONS (Cont'd)

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c. After all youthful operators have been assigned to autos in accordance with Paragraphs **b.(1)** and **b.(2)**, assign the appropriate adult operator to remaining autos equal to the number of adult operators insured on the policy, using the following operator assignment criteria:

- (1) Assign each adult principal operator to the remaining auto he/she principally operates. If the auto he/she principally operates has already been assigned to a youthful operator or he/she is not a principal operator of one of the remaining autos, assign the operator using Paragraphs **c.(2)** through **c.(5)**.
- (2) Assign each remaining adult operator to the remaining auto they operate most frequently.
- (3) If two or more drivers most frequently operate the same remaining auto, assign the youngest operator to that auto.
- (4) 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.
- (5) Continue assigning any remaining adult operators using the procedure in Paragraphs **c.(2)** through **c.(5)** until all adult operators have been assigned.

d. Any remaining autos shall be rated as an Excess Auto in accordance with Paragraph **B**.

#### D. Primary Classification Plan Variables

##### 1. Use Classifications

###### a. Business Use

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

###### b. Farm Use

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

Pleasure Use means:

- (1) No Business Use.
- (2) Personal use including driving to or from work or school:
  - (a) Less than three road miles one way; or
  - (b) Three or more, but less than 15, road miles one way for not more than two days per week or not more than two weeks in any five-week period.

###### d. Work Less Than 15 Miles

Work Less Than 15 Miles means:

- (1) No Business Use.
- (2) Personal use including driving to or from work or school:
  - (a) Three or more, but less than 15, road miles one way if such usage is more than two days per week or more than two weeks per five-week period; or
  - (b) 15 or more road miles one way, for not more than two days per week or not more than two weeks in any five-week period.

###### e. Work 15 Or More Miles

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 two days per week or more than two weeks in any five-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.

g. An auto used in the business of the U.S. Government by one of its employees may be classified and rated as Pleasure Use, Work Less Than 15 Miles or Work 15 Or More Miles when the Federal Employees Using Autos In Government Business Endorsement is used to limit coverage.

##### 2. Age Classification

Age means the age attained on the last birthday.

##### 3. Principal Operator Classification

Principal Operator means an applicant or any other resident operator in the same household as the applicant who most frequently operates a specific auto listed on the policy.

##### 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:

## PERSONAL VEHICLE MANUAL

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### RULE 12. PRIMARY CLASSIFICATIONS (Cont'd)

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- a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of six clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
- (1) A minimum of six clock hours per student of actual driving experience exclusive of observation time in the auto.
- In this case, part of the required 30 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 three clock hours per student of actual driving experience exclusive of observation time in the auto, and
- A minimum of 12 clock hours per student 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 30 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.
- c. The course was conducted by:
- (1) A recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency;
- (2) Other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency; or
- (3) 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.
- d. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in Paragraphs **4.a.**, **4.b.** and **4.c.**

### 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 certified statement from a school official is presented to the company, in accordance with the company's underwriting guidelines, 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.
- (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. Mileage

Mileage means the number of estimated miles a vehicle will travel for the policy period being covered. Mileage Classification may be based on:

- a. The actual mileage driven in the previous 12-month period;
- b. The projected mileage driven in the previous 12-month period if information for only a portion of that period is available;
- c. Estimates of mileage as provided by an insured; or
- d. Estimates of mileage as provided by a third-party source.

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**RULE 13.  
SECONDARY CLASSIFICATION – SAFE DRIVER  
INSURANCE PLAN (SDIP)**

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**A. Eligibility**

When the SDIP is used it is to be applied to all eligible autos.

**Exceptions:**

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. The SDIP does not apply to policies written for a term in excess of 12 months unless such policy provides for an annual adjustment of premium.
3. The SDIP does not apply to risks rated in accordance with Section **IV** – Miscellaneous Type Rules unless the Miscellaneous Type Rule states, "Classify and rate as a private passenger auto".

**B. Procedural Rules**

**1. Experience Period**

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

**2. Drivers Subject To SDIP Classification**

The driving record of all drivers who customarily operate the autos being insured shall be used for the purpose of determining SDIP rating factors.

**Exceptions:**

No surcharges are assigned for the convictions, accidents or years licensed of:

- a. A driver demonstrated to be a named insured or a principal operator of an auto insured under a separate policy.
- b. A driver specifically excluded under a named driver exclusion.

**3. Assigning Drivers To Autos**

Assign each driver to the same auto he or she has been assigned to for primary classification purposes, subject to the following SDIP-specific assignment rules:

- a. Every driver on the policy must be assigned to an auto.
- b. Once assigned to an auto, a driver shall not be assigned to any other auto on the policy.
- c. If there are **more drivers** than **autos**, use the following procedure:  
After each auto has had a driver assigned to it, each remaining driver shall be assigned to the auto he or she customarily operates, subject to the provisions of Paragraphs **B.1.** through **B.3.**

- d. If there are **more autos** than **drivers**, use the following procedure:

Every auto must have a driver assigned to it. Once each driver has been assigned to an auto, any remaining auto(s) is considered an Excess Auto. Excess autos are assigned a factor in accordance with Paragraph **C.2.**

**C. Rating Factor Determination**

Determine the SDIP rating factor **for each auto** using the following procedure:

**1. Autos With Operators Assigned**

- a. Determine each auto's Convictions (C) and Accidents (A) during the experience period, the driver's Number of Years Licensed (YL), and Number of Vehicles (NV) on the policy, and assign the appropriate rating factors in accordance with:

- (1) Paragraph **D.** Convictions
- (2) Paragraph **E.** Accidents
- (3) Paragraph **F.** Years Licensed
- (4) Paragraph **G.** Number Of Vehicles Factor

- b. Remove any incidents that are eligible for SDIP Surcharge Exceptions in Paragraph **H.**
- c. For each auto, multiply the by-coverage C-A-YL-NV rating factors assigned to the auto after any eligible incidents have been removed.
- d. The by-coverage factors resulting from Paragraph **C.1.c.** are the total by-coverage SDIP rating factors for the auto.

**2. Excess Autos**

If there are vehicles with no operators assigned, the auto's SDIP factor shall be the Number of Vehicles factor assigned in accordance with Paragraph **G.**

**D. Convictions**

**1. Overview**

- a. Determine the number of **Convictions** for each driver, based on the driver's moving traffic violations that resulted in a major conviction or a minor conviction during the experience period.
- b. Sum the number of major and minor convictions attributable to each driver assigned to an auto.
- c. Refer to the Convictions Rating Factors table in the Class Plan Pages of this manual to obtain the major and minor convictions rating factors for each auto.
- d. Apply those factors in developing the auto's SDIP rating factor as instructed in Paragraph **C.1.**

**RULE 13.  
SECONDARY CLASSIFICATION – SAFE DRIVER  
INSURANCE PLAN (SDIP) (Cont'd)**

- e. The term **conviction** shall include a conviction upon a plea of guilty, or of *nolo contendere*; or the determination of guilt by a jury or by a court though no sentence has been imposed or, if imposed, has been suspended, including a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated; or a prayer for judgment continued.
- f. If the conviction date is not available, the date the violation occurred shall be considered as a conviction.

**2. Major Convictions**

The following are Major Convictions:

- a. Operating a motor vehicle while impaired. This includes under the influence of intoxicants, alcohol or drugs; open container or bottle, implied consent, refusal to submit to chemical test, or refusal to submit to breath test.
- b. Failure to stop and report when involved in an accident.
- c. Homicide or assault arising out of the operation of a motor vehicle.
- d. Operating a motor vehicle while license is suspended or revoked.

**3. Minor Convictions**

A minor conviction is a conviction of any other type of moving traffic violation not listed under Major Convictions.

Minor convictions include traffic law violations for speeding, stop sign and other traffic signal infractions, improper turns, failure to yield right of way, and similar offenses.

**4. Exceptions To Conviction Surcharges**

No surcharges shall be assigned for conviction of the following:

- a. "Administrative" violations such as:
  - (1) Failure to have operator's or chauffeur's license in possession (provided person actually has a license at the time).
  - (2) Failure to display current license plates, registration stickers or inspection stickers provided they are in existence, as required.
  - (3) Failure to provide proof of insurance when required.
- b. Vehicle equipment violations such as:
  - (1) A violation of motor vehicle equipment requirements of motor vehicle and traffic laws.
  - (2) A seatbelt violation.

**E. Accidents**

**1. Overview**

- a. Determine the number of **Accidents** for each driver, based on the driver's Bodily Injury (BI) at-fault accidents and Property Damage (PD)-only at-fault accidents during the experience period, while operating an auto.
- b. Sum the number of Bodily Injury and Property Damage-only accidents attributable to each driver assigned to an auto.
- c. Refer to the Accidents Rating Factors table in the Class Plan Pages of this manual to obtain the Bodily Injury and Property Damage-only accidents rating factors for each auto.
- d. Apply those factors in developing the auto's SDIP rating factor as instructed in Paragraph C.1.

**2. BI Accidents**

A BI Accident is an at-fault auto accident that results in bodily injury or death.

**3. PD-only Accidents**

A PD-only Accident is an at-fault auto accident that results in damage to property only, in which the total damage to all property including the driver's property is greater than \$1,000.

**4. Exceptions To Accident Surcharges**

Accidents occurring under the following circumstances are **not** considered at-fault accidents and are not assigned an SDIP surcharge:

- 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);
- b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has a judgment against such person;
- 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;
- 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;
- 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;
- f. Accidents involving damage by contact with animals or fowl;



## PERSONAL VEHICLE MANUAL

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### RULE 13. SECONDARY CLASSIFICATION – SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

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- g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects;
- h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency;
- i. 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;
- j. 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.

#### 5. Refund Of Surcharged Premium

If a surcharge has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in Paragraph E.4., the company shall refund to the insured the increased portion of the premium generated by the accident.

#### F. Years Licensed

1. Determine the **Years Licensed** (YL) rating factor for each driver, based on the age that the driver first became licensed and the number of years the driver has had a motor vehicle operator's license.
2. Refer to the Years Licensed Rating Factors table in the Class Plan pages of this manual to obtain the Years Licensed rating factor for each driver.
3. Apply that factor in developing the auto's SDIP rating factor as instructed in Paragraph C.

4. If two or more drivers licensed less than four years are assigned to the same auto in accordance with Paragraph B.3., the auto's YL factor shall be based on the one driver who is the "rated driver" of that auto. (The "rated driver" is the driver used to establish the auto's Primary Classification Rating Factor.)

#### G. Number Of Vehicles Factor

1. Determine the Number of Vehicles (NV) factor for the policy, based on the number of eligible vehicles determined using Paragraph A.
2. Refer to the Number of Vehicles table in the Class Plan pages of this manual to obtain the factor applicable to each auto on the policy.
3. Apply that factor in developing each auto's SDIP rating factor as instructed in Paragraph C.
4. For Excess Autos:
  - a. If all operators on the policy are age 30 and older, use the Number of Vehicles Factor For Drivers Age 30 and Older table in the Class Plan pages of this manual to obtain the factor applicable to the autos in excess of the number of operators.
  - b. If all operators on the policy are not age 30 or older, use the Number of Vehicles Factor For Drivers Age 29 and Younger table in the Class Plan pages of this manual to obtain the factor applicable to the autos in excess of the number of operators.

#### H. Exceptions To Surcharge Assignment

##### 1. Overview

- a. This rule describes the minor convictions and the PD-only accidents that are exempt from SDIP surcharge assignment.
- b. If any minor convictions or PD-only accidents are eligible for the surcharge exceptions described below, the surcharges associated with those incidents shall be removed.
- c. For the purposes of this rule, references to prior convictions and accidents refer to those meeting the conviction definitions and accident surcharge thresholds in Paragraphs D. and E.
- d. If a single occurrence results in multiple surchargeable incidents, refer to Paragraph H.3.

##### 2. SDIP Surcharge Exceptions – Minor Convictions And PD-only Accidents

- a. No surcharge shall be assigned for the following incidents:
  - (1) A driver's first minor conviction during the experience period, if the criteria in Paragraph H.2.b. are met.

## PERSONAL VEHICLE MANUAL

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### **RULE 13. SECONDARY CLASSIFICATION – SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)**

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(2) If the rated driver has been licensed less than four years, no surcharge shall be assigned for this driver's first PD-only accident during the experience period, if the criteria in Paragraph **H.2.b.** are met.

b. These surcharge exceptions only apply if:

(1) This driver has had no convictions or accidents for the prior three years; and

(2) No other driver assigned to the same auto as this driver has had a conviction or accident for the prior three years.

All drivers assigned to the auto must be free of convictions and accidents for three years prior to the date of the subsequent incident to become eligible for a waiver of the surcharge for the subsequent incident.

### **3. SDIP Surcharge Exceptions – Single Occurrence Resulting In Multiple Surchargeable Incidents**

If a single occurrence results in a surchargeable accident and a conviction, multiple convictions and a surchargeable accident, or multiple convictions but no accident, the following surcharge exception rules apply:

a. One of the multiple incidents will be excluded from surcharge, but surcharges will be assigned for the remaining surchargeable incidents.

b. The incident to be excluded from surcharge is the one incident that appears first on the list below:

- (1) Minor Conviction
- (2) PD-only Accident
- (3) BI-only Accident
- (4) Major Conviction

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### **RULE 14. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES**

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#### **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 +0.74 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 company rate pages for the applicable model year.

#### **2. Collision**

a. Increase the factor for Symbol 70 by +0.35 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 company 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:

##### **1. Comprehensive**

a. Increase the factor for Symbol 26 by +0.74 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 company rate pages for the applicable model year.

##### **2. Collision**

a. Increase the factor for Symbol 26 by +0.35 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 company rate pages for the applicable model year.

#### **C. 1975 And Prior Model Year Vehicles Above \$10,000**

##### **1. Comprehensive**

Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

##### **2. Collision**

Increase the Symbol 7 rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

#### **D. Original Cost**

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.

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**RULE 15.  
DEDUCTIBLE INSURANCE**

**A. Deductible Liability Insurance**

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

**B. Comprehensive Deductibles For Which No Company Rate Is Shown**

Charge the following percentage of the \$500 Deductible Comprehensive premium:

Full Coverage	N/A %
\$ 50 Deductible	N/A
100 Deductible	N/A
200 Deductible	N/A
250 Deductible	111
500 Deductible	100
1,000 Deductible	84
1,500 Deductible	72
2,000 Deductible	62
2,500 Deductible	55

**Table 15.B. Comprehensive Deductibles For Which No Company Rate Is Shown**

**C. Collision Deductibles For Which No Company Rate Is Shown**

Charge the following percentage of the \$500 Deductible Collision premium:

\$ 100 Deductible	N/A %
200 Deductible	N/A
250 Deductible	111
500 Deductible	100
1,000 Deductible	85
1,500 Deductible	72
2,000 Deductible	62
2,500 Deductible	54

**Table 15.C. Collision Deductibles For Which No Company Rate Is Shown**

**D. 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

**Table 15.D. Personal Injury Protection Deductibles**

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

**E. 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:

1. Glass used in windshields, windows and doors; and
2. Glass, plastic or other material used in lights.

**RULE 16.  
DISCOUNTS**

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

**A. Vehicles Equipped With Anti-theft Devices**

**1. Eligibility**

The discounts listed below shall be afforded on Comprehensive Coverage only for all vehicles equipped with the devices specified in Paragraph 2.

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

**2. Discount**

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

**a. Alarm Only**

5% for vehicles equipped with alarm-only devices which sound an audible alarm that can be heard at a distance of at least 300 feet.

**b. Active Disabling Devices**

A disabling device is categorized as active if a separate manual step IS required to engage the device.

**(1) 5% for:**

- (a)** an ignition or starter cutoff switch, which disables the vehicle by making the starter or ignition system inoperative, in combination with flush or tapered door lock buttons; or
- (b)** a steering column armored collar which clamps on the steering column over the ignition lock.

**(2) 15% for:**

- (a)** a fuel cutoff device which disables the vehicle by making the fuel system inoperative; or

**RULE 16.**  
**DISCOUNTS (Cont'd)**

- (b) a permanently attached steering wheel lock consisting of a steel collar and barrel and whose lock is operated by a tubular key; or
- (c) an armored cable hood lock and ignition cutoff switch.

(3) 20% for:

- (a) an armored ignition cutoff switch, designed to resist tampering, and to prevent hot-wiring of the motor vehicle, whose lock is operated by either a tubular key and installed inside the motor vehicle, or an electronic keyless device may be used; or
- (b) an armored cable or electrically operated hood lock and ignition cutoff switch which is a supplemental hood lock operated from within the motor vehicle.

**c. Passive Disabling Devices**

A disabling device is categorized as passive if a separate manual step is **not** required to engage the device.

20% for passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative.

**d. Other Anti-theft Devices**

- (1) 15% for a window identification system in which the identification letter or numbers are etched into all windows of the motor vehicle other than the small vent windows.
- (2) 20% for a high security ignition replacement lock which conforms to federal standards and cannot be removed using a conventional slide hammer or lock puller equipment.
- (3) 15% for internally operated alarms including a passive disabling device which disables the vehicle by making the ignition or starting system inoperative.
- (4) 20% when an alarm operates with the following criteria:
  - (a) Hood lock which can be released only from inside the vehicle by a key or electronic keyless devices;
  - (b) Maintain a self-resetting, eight-minute maximum alarm installed within the engine compartment;
  - (c) The system shall be disarmed by a tubular lock or electronic keyless device; and
  - (d) Automatic ignition or starter cutoff device.

**B. Safety Equipment Discounts**

**1. Passive Restraint Discount**

The following discounts apply to Medical Payments/PIP 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 **a.** or **b.:**

- a. A 20% discount shall be afforded when the restraint is installed in the driver-side-only position.
- b. A 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

**2. Anti-lock Braking System Discount**

A 5% discount for Bodily Injury and Property Damage Liability (or Single Limit 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.

**C. Youthful Operator Away At School Discount**

A 25% Youthful Operator Away At School Discount applies to the premiums for Bodily Injury and Property Damage Liability (or Single Limit Liability), Medical Payments/PIP, Comprehensive and Collision Coverages, provided:

- 1. The rated driver of the vehicle is a youthful, unmarried operator as defined in Rule **12.;**
- 2. The operator resides at an educational institution over 100 road miles from the vehicle's place of principal garaging; and
- 3. The youthful operator does NOT regularly have access to the vehicle while residing at the educational institution.

**D. Motor Vehicle Accident Prevention Course And Defensive Driving Course Discounts**

- 1. A 5% discount shall be applied to the premiums for Single Limit Liability (or Bodily Injury and Property Damage Liability), Personal Injury Protection (or Medical Payments, if afforded), and Collision coverages, provided:
  - a. The auto is classified and rated as a private passenger auto; and
  - b. The principal operator of the auto:
    - (1) Is age 55 or older and has a completion certification 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; or

## PERSONAL VEHICLE MANUAL

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### RULE 16. DISCOUNTS (Cont'd)

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- (2) Is a member of the United States Armed Forces of any age and has a completion certificate dated within the last five years, certifying that he or she has successfully completed a Defensive Driving Course provided by the United States Armed Forces.
- 2. This discount shall apply:
  - a. To new and renewal policies with inception dates within the five-year period following the course completion date.
  - b. Only to the auto principally operated by the insured with the course completion certificate.
  - c. Only once to each such auto regardless of the number of operators with course completion certificates.
- 3. This discount shall **not** apply:
  - a. To vehicles classified and rated under a Miscellaneous Types Rule unless otherwise specified.
  - b. If the course was:
    - (1) Self-instructed, or
    - (2) Completed under a court order as a result of a motor vehicle conviction.

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### RULE 17. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

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Rule 17. does not apply.

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### RULE 18. – 20. RESERVED FOR FUTURE USE

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## SECTION III MISCELLANEOUS COVERAGE RULES

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### RULE 21. UNINSURED MOTORISTS COVERAGE

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#### A. Owners

##### 1. Requirements

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

- a. Any named insured has the right to reject Uninsured Motorists Coverage in writing. Such rejection shall be valid for all insureds under the policy.
- b. Subsequent renewal, reinstatement, substitute, replacement or amended policies issued to the same named insured by the same insurer or any of its affiliates or subsidiaries need not provide the rejected coverage unless a named insured requests such coverage in writing.
- c. 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.

##### 2. Increased Limits

Increased Limits may be afforded but may not be in excess of the Single Limit Liability or Bodily Injury Liability limits on the policy.

##### 3. Rating

Rates for basic and increased limits coverage are displayed on the company rate pages. 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. For risks which include one or more motor vehicle types described in Rule 62., increase the otherwise applicable per-policy rate by 12%.

The company rates are not subject to classification rating or modification by any rating plan.

##### 4. Endorsements

- a. Uninsured Motorists Coverage – Kentucky Endorsement **PP 04 32** must be attached.
- b. For Single Limit Liability Uninsured Motorists Coverage, attach Single Uninsured Motorists Limit – Kentucky Endorsement **PP 14 08**.

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**RULE 21.  
UNINSURED MOTORISTS COVERAGE (Cont'd)**

**B. Non-owners**

If a named non-owner policy is extended to afford Uninsured Motorists Coverage, the rate for such extension of coverage shall be the applicable Uninsured Motorists Coverage rate shown on the company rate pages for Owners.

**RULE 22.  
UNDERINSURED MOTORISTS COVERAGE**

**A. Owners**

**1. Requirements**

- a. Underinsured Motorists Coverage shall be made available upon the request of the named insured under the following conditions:
  - (1) The Underinsured Motorists limits provided may not be in excess of the Liability limits of the policy.
  - (2) If Uninsured Motorists Coverage is also provided, both coverages shall be provided at the same limits.
  - (3) Underinsured Motorists Coverage must apply to all vehicles insured under the policy.
- b. 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.

**2. Rating**

- a. Rates are displayed on the company rate pages. 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. For risks which include one or more motor vehicle types described in Rule 62., increase the otherwise applicable per-policy rate by 12%.
- b. The company rates are not subject to classification rating or modification by any rating plan.

**3. Endorsements**

- a. Underinsured Motorists Coverage – Kentucky Endorsement **PP 04 39** must be attached.
- b. For Single Limit Liability Underinsured Motorists Coverage, attach Single Underinsured Motorists Limit – Kentucky Endorsement **PP 04 03**.

**B. Non-owners**

If a named non-owner policy is extended to afford Underinsured Motorists Coverage, the rate for such extension of coverage shall be the applicable Uninsured Motorists Coverage rate shown on the company rate pages for owners.

**RULE 23.  
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE**

**A. Coverage**

The \$30/900 limit for Transportation Expenses Coverage may be increased to the following limits.

**B. Rating**

Limits	Annual Rate Per Auto
\$ 40/1,200	Refer to the company rate pages.
50/1,500	
75/2,250	

**Table 23.B. Transportation Expenses Coverage**

The company rates are not subject to classification rating or modification by any rating plan.

**C. Endorsement**

Attach Optional Limits Transportation Expenses Coverage Endorsement **PP 03 02**.

**RULE 24.  
TOWING AND LABOR COSTS COVERAGE**

**A. Coverage**

Except for trailers, coverage at the following limits is available with respect to any vehicle eligible for coverage under this manual, including pickups and vans as described in Rule 2., for towing and labor expenses incurred due to disablement.

**B. Rating**

Limit Per Disablement	Annual Rate Per Vehicle
\$ 25	Refer to the company rate pages.
50	
75	
100	

**Table 24.B.#1 Towing And Labor Costs Coverage**

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**RULE 24.  
TOWING AND LABOR COSTS COVERAGE (Cont'd)**

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

Limit Per Disablement	Annual Rate Per Motor Home
\$ 150	Refer to the company rate pages.
200	
250	

**Table 24.B.#2 Towing And Labor Costs Coverage Additional Limits For Motor Homes**

The company rates are not subject to classification rating or modification by any rating plan.

**C. Endorsement**

Attach Towing And Labor Costs Coverage Endorsement **PP 03 03**.

**RULE 25.  
EXCESS ELECTRONIC EQUIPMENT COVERAGE**

**A. 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:

1. Radios and stereos;
2. Tape decks;
3. Compact disc systems;
4. Navigation systems;
5. Internet access systems;
6. Personal computers;
7. Video entertainment systems;
8. Telephones;
9. Televisions;
10. Two-way Mobile Radios;
11. Scanners; or
12. 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 following limits.

**B. Rating**

Maximum Limit Of Liability For Excess Electronic Equipment	Premium Per Auto
\$ 1,500	Refer to the company rate pages.
2,000	
2,500	
3,000	
3,500	
4,000	
4,500	
5,000	

**Table 25.B. Excess Electronic Equipment Coverage**

1. For limits in excess of \$5,000, refer to company.
2. The company rates are not subject to classification rating or modification by any rating plan.

**C. Endorsement**

Attach Excess Electronic Equipment Coverage Endorsement **PP 03 13**.

**RULE 26.  
TAPES, RECORDS, DISCS AND OTHER MEDIA COVERAGE**

**A. Coverage**

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

**B. Tapes, Records, Discs And Other Media Only**

When coverage is not provided for increased limits for excess electronic equipment, coverage for \$200 worth of tapes, records, discs and other media is available for an additional charge.

**C. Rating**

1. Refer to the company rate pages for the premium per auto.
2. The company rates are not subject to classification rating or modification by any rating plan.

**D. Endorsement**

Attach Excess Electronic Equipment Coverage Endorsement **PP 03 13**.

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**RULE 27.  
EXCESS CUSTOM EQUIPMENT COVERAGE**

**A. Coverage**

1. Coverage for original manufacturer custom equipment is automatically provided for any vehicle when Comprehensive and/or Collision Coverage is afforded.
2. Coverage for aftermarket custom equipment is automatically provided for any vehicle up to \$1,500, without additional premium charge, when Comprehensive and/or Collision Coverage is afforded. This limit may be increased.

Aftermarket custom equipment includes, but is not limited to:

- a. Special carpeting or insulation;
- b. Furniture or bars;
- c. Height-extending roofs;
- d. Body, engine, exhaust or suspension enhancers;
- e. Winches, or anti-roll or anti-sway bars;
- f. Custom grilles, louvers, side pipes, hood scoops or spoilers;
- g. Custom wheels, tires or spinners;
- h. Custom chrome, murals, paintwork, decals or other graphics; or
- i. Caps, covers or bedliners.

**B. Rating**

1. The \$1,500 limit for aftermarket custom equipment may be increased to any of the following limits:

Maximum Limit Of Liability For Excess Custom Equipment	Rate Per Auto
\$ 2,000	Refer to the company rate pages.
3,000	
4,000	
5,000	
6,000	
7,000	
8,000	
9,000	
10,000	

**Table 27.B.1. Excess Custom Equipment Coverage**

**Note**

For limits in excess of \$10,000, refer to the company rate pages.

2. The company rates are not subject to classification rating or modification by any rating plan.
3. Refer to Rule 60. for rating of motor homes and vans converted into motor homes.

4. Refer to Rule 61. for rating of trailers and camper bodies.

**C. Endorsement**

Attach Excess Custom Equipment Coverage Endorsement **PP 03 18.**

**RULE 28.  
LIMITED MEXICO COVERAGE**

This coverage is not currently offered, and this rule does not apply.

**RULE 29.  
TRIP INTERRUPTION COVERAGE**

**A. Coverage**

This coverage is available only for vehicles to which Comprehensive and Collision Coverages are afforded.

Trip Interruption Coverage provides:

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

**B. Rating**

1. Refer to the company rate pages for the annual rate per auto.
2. All premiums apply for the period of coverage.
3. The company rates are not subject to classification rating or modification by any rating plan.

**C. Endorsement**

Attach Trip Interruption Coverage Endorsement **PP 13 02.**

**RULE 30.  
AUTO LOAN/LEASE COVERAGE**

**A. Eligibility**

A policy providing both Comprehensive and Collision Coverages 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:

1. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
2. The insured must request the Auto Loan/Lease Coverage within 30 days of leasing or financing a vehicle.



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### **RULE 30. AUTO LOAN/LEASE COVERAGE – (Cont'd)**

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#### **B. Rating**

Charge 7% of both the Comprehensive and Collision Coverage premiums for the Auto Loan/Lease Coverage.

#### **C. Endorsement**

Attach Auto Loan/Lease Coverage Endorsement **PP 03 35**.

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### **RULE 31. NAMED NON-OWNER COVERAGE**

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This coverage is not currently offered.

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### **RULE 32. EXTENDED NON-OWNED COVERAGE**

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This coverage is not currently offered.

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### **RULE 33. TRANSPORTATION NETWORK DRIVER COVERAGE**

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This coverage is not currently offered.

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### **RULE 34. REPLACEMENT COST COVERAGE**

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This coverage is not currently offered.

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### **RULE 35. FULL SAFETY GLASS COVERAGE**

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This coverage is not currently offered.

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### **RULE 36. KEY REPLACEMENT AND RELATED SERVICES COVERAGE**

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This coverage is not currently offered.

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### **RULE 37. CHILD RESTRAINT SYSTEM COVERAGE**

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This coverage is not currently offered.

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### **RULE 38. PET INJURY COVERAGE**

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This coverage is not currently offered.

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### **RULE 39. ADDITIONAL RESIDENT OF YOUR HOUSEHOLD**

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This coverage is not currently offered.

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### **RULE 40. COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)**

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#### **A. Description**

1. A maximum amount of insurance or limit of liability must be shown in the Schedule of Coverage For Damage To Your Auto (Maximum Limit Of Liability) Endorsement **PP 03 08** or in the Declarations. Loss settlement is based upon the least of the:
  - a. Amount shown in the Schedule of Endorsement **PP 03 08** or in the Declarations;
  - b. Actual cash value of the stolen or damaged property; or
  - c. Amount necessary to repair or replace the property with other property of like kind and quality.
2. Endorsement **PP 03 08** may be used to write autos that have a value which is significantly higher than the average value of other autos of the same make and model year. Examples of the types of autos that may be written using this endorsement include but are not limited to:
  - a. Custom autos;
  - b. Classic autos; and
  - c. Limited use autos described in Rule 67. Limited Use Autos.

#### **Note**

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

#### **B. Rating**

1. **Liability, Medical Payments/PIP, Uninsured And Underinsured Motorists Coverages**  
Classify and rate as a private passenger auto.
2. **Comprehensive And Collision Coverages**
  - a. Determine the amount of coverage applicable to the vehicle.
  - b. Assign a symbol based on the stated amount, from the current Price/Symbol Charts in the Symbol And Identification Manual. Refer to the company rate pages to determine base rates for the appropriate symbol at the current base model year.
  - c. Classify and rate as a private passenger auto using the company base rates determined in Paragraph 2.b.

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**RULE 40.  
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM  
LIMIT OF LIABILITY) – (Cont'd)**

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**C. Endorsement**

Attach Coverage For Damage To Your Auto  
(Maximum Limit Of Liability) Endorsement **PP 03 08.**

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**RULE 41.  
LOSS PAYABLE CLAUSE**

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**A. Description**

The Personal Auto Policy may be endorsed when  
the loss is to be made payable to the insured and a  
named loss payee as their interests may appear.

**B. Rating**

There is no charge for attaching this endorsement.

**C. Endorsement**

Attach Loss Payable Clause Endorsement  
**PP 03 05.**

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**RULE 42.  
PERSONAL PROPERTY COVERAGE**

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This coverage is not currently offered.

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**RULE 43. – 59.  
RESERVED FOR FUTURE USE**

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**SECTION IV  
MISCELLANEOUS TYPE RULES**

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**RULE 60.  
MOTOR HOMES**

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This coverage is not currently offered.

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**RULE 61.  
TRAILERS AND CAMPER BODIES**

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This coverage is not currently offered.

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**RULE 62.  
MOTORCYCLES, MOPEDS, MOTORSCOOTERS,  
MOTORBIKES, GO-CARTS AND ANY OTHER SIMILAR  
MOTOR VEHICLES NOT USED FOR BUSINESS  
PURPOSES**

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This coverage is not currently offered.

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**RULE 63.  
SNOWMOBILES**

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This coverage is not currently offered.

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**RULE 64.  
ALL-TERRAIN VEHICLES**

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This coverage is not currently offered.

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**RULE 65.  
DUNE BUGGIES**

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This coverage is not currently offered.

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**RULE 66.  
GOLF CARTS**

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This coverage is not currently offered.

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**RULE 67.  
LIMITED USE AUTOS**

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This coverage is not currently offered.

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**RULE 68.  
LOW SPEED VEHICLES**

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This coverage is not currently offered.

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**RULE 69. – 79.  
RESERVED FOR FUTURE USE**

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## PERSONAL VEHICLE MANUAL

### SECTION V SERVICING TYPE RULES

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#### RULE 80. MINIMUM PREMIUM

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- A. A minimum annual premium charge shall be made for each policy, certificate, Declarations or binder covering one or more of the following perils or types of coverage:
1. Comprehensive;
  2. Collision;
  3. Single Limit Liability;
  4. Bodily Injury Liability; or
  5. Property Damage Liability.
- B. A premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.
- C. The minimum annual premium charge is not subject to reduction except, in the event of cancellation or short-term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.
- D. Refer to company for the amount of such minimum premium.

#### RULE 81. POLICY PERIOD

---

- A. No policy may be written for a period longer than one year.
- B. Premium charged for policy terms is as follows:
1. **One-year Policies**  
Charge the annual premium.
  2. **Three-month And Six-month Policies**
    - a. For a specified three- or six-month period the premium charge is 25% or 50%, respectively, of the annual premium.
    - b. For policies issued for a three- or six-month period, with an effective date on the 29th, 30th or 31st of any month, the first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy.  
Premium for this extended coverage of one to three days may be waived.
  3. **Other Short-term Policies**  
Policies written for less than one year and other than three or six months shall be written on a pro rata basis in accordance with the Pro Rata Table in Rule 84. Cancellations.

#### Exceptions:

The premium is computed pro rata:

1. When coverage is written to secure a common policy date with other coverages or lines of insurance.
2. When a policy is issued on a short rate basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
3. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.

#### RULE 82. CHANGES

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- A. All changes requiring premium adjustments shall be computed pro rata, with the following exceptions:
1. A policy shall **not** be changed midterm because of the attained age of an operator of the auto.
  2. A policy shall **not** be changed midterm because of a change in an operator's accident or conviction history.
  3. A policy shall **not** be changed midterm solely due to a change in symbol assignment based on a review of loss experience.
- 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.

#### RULE 83. WAIVER OF PREMIUM

---

- A. If an outstanding policy is amended and results in a minimal premium adjustment, the amount may be waived, except that the actual return premium shall be returned at the request of the insured.
- B. Companies need not refund minimal premium if the insured requests the following:
1. Cancellation of coverage;
  2. Reduction of limits of liability; or
  3. Increase in deductible.
- C. However, an actual return premium of any amount shall be returned at the request of the insured.
- D. Refer to company for the amount of additional or return premium that may be waived.
- E. 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.

## PERSONAL VEHICLE MANUAL

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### RULE 84. CANCELLATIONS

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#### A. Cancellation Of Policy, Vehicle Or Form Of Coverage

If a policy, vehicle or form of coverage is cancelled:

##### 1. By The Company

Compute return premium pro rata.

##### 2. By The Insured

###### a. One-year Policies

Compute return premium at 90% of the pro rata unearned premium for one year.

###### b. Policy Terms Of Less Than One Year

For three-month and six-month policies or other policy terms of less than one year, compute return premium at 90% of the pro rata unearned premium for the policy term.

###### c. Exceptions

Compute return premium on a pro rata basis in the following cases:

- (1) If the insured has disposed of the insured vehicle and takes out a new policy with the same company on another vehicle, to become effective within 30 days of the date of cancellation.
- (2) If the insured auto is repossessed under terms of a financing agreement.
- (3) In a multi-car situation:
  - (a) If one vehicle is cancelled from the policy and the policy remains in force on other vehicles; or
  - (b) If a policy is cancelled and there remains in force with the same company in the name of the insured or spouse, residents in the same household, a concurrent policy covering another vehicle.
- (4) If the insured enters the armed forces of the United States of America.
- (5) If the insured auto is stolen or destroyed (total or constructive loss) and cancellation is requested by the insured:
  - (a) Within 30 days following the date the auto is stolen or destroyed; or
  - (b) Within 15 days of the time the auto was determined by the company:
    - (i) To be unrecoverable if stolen; or
    - (ii) To be a total or constructive loss.
- (6) If a vehicle or form of coverage is cancelled from a policy and the policy remains in force.

#### 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, 2017 is designated as 2017.181.
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 in the case of one-year policies represents the percentage of the annual premium which is to be retained by the company.
4. For Six-month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.
5. For Three-month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

#### Example:

Cancellation date May 19, 2017.....	2017.381
Effective date March 2, 2017 .....	2017.167
	<hr/>
	.214

Earned premium for a One-year Term Policy will therefore be .214 times the annual premium.

For a Six-month Term Policy: Multiply .214 by 2. (.214 x 2 = .428). Earned premium will be .428 times the semi-annual term premium.

For a Three-month Term Policy: Multiply .214 by 4. (.214 x 4 = .856). Earned premium will be .856 times the quarter-annual 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.

**PERSONAL VEHICLE MANUAL**

**RULE 84.  
CANCELLATIONS (Cont'd)**

**PRO RATA TABLE**

January			February			March			April			May			June		
Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio
Month	Year		Month	Year		Month	Year		Month	Year		Month	Year		Month	Year	
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			

**Table 84.B.#1 Pro Rata Table**

**PERSONAL VEHICLE MANUAL**

**RULE 84.  
CANCELLATIONS (Cont'd)**

**PRO RATA TABLE**

July			August			September			October			November			December		
Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio	Day of	Day of	Ratio
Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio	Month	Year	Ratio	Month	Year	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

**Table 84.B.#2 Pro Rata Table**

## PERSONAL VEHICLE MANUAL

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### **RULE 85. SUSPENSION**

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- A. Insurance may be suspended by use of Suspension Of Insurance Endorsement **PP 02 01**. However, coverage may not be suspended for:
1. The minimum required insurance coverages for a motor vehicle which is registered in the state; or
  2. Risks for which a financial responsibility filing is in effect.
- B. Insurance may be reinstated by use of Reinstatement Of Insurance Endorsement **PP 02 02**.
- C. Endorsement **PP 02 02** shall not extend the policy beyond its original expiration date.
- D. Pro rata premium credit shall be granted for the period of suspension upon reinstatement provided the period of suspension is at least 30 consecutive days. Companies can retain a minimum of 90 days' premium calculated on a pro rata basis for the policy period.
- E. If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium in accordance with the foregoing provisions of this rule with respect to the minimum period of suspension and minimum premium retention by the company.
- F. If liability or collision is suspended on all private passenger autos owned by an individual or spouses, use of other autos coverage, for liability only, afforded without separate premium charge under a Personal Auto Policy may be continued in force. In this case, 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
- G. For vehicles subject to the Kentucky No-fault Law, this rule does not apply to:
1. Single Limit Liability
  2. Bodily Injury Liability
  3. Property Damage Liability
  4. Personal Injury Protection

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### **RULE 86. WHOLE DOLLAR PREMIUM**

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- A. The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

- B. This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.
- C. The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for:
1. Each auto, if written on a per-vehicle basis; and
  2. For all other auto business.

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### **RULE 87. MANUAL PREMIUM REVISION**

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

1. The effective or distribution date of such revision shall be as established by the company.
2. The revision shall apply to any policy or endorsement in the manner outlined by the company.
3. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

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### **RULE 88. REFER TO COMPANY**

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Whenever a risk is rated on a refer-to-company basis, each company is responsible for complying with regulatory or statutory rate filing requirements.

**PERSONAL VEHICLE MANUAL  
CLASS PLAN PAGES**

**KENTUCKY (16)**

**PRIMARY CLASSIFICATION VARIABLES**

**Age – Table 1**

<b>AGE</b>	<b>BI</b>	<b>PD</b>	<b>SL</b>	<b>Med Pay/ PIP</b>	<b>Collision</b>	<b>Compre- hensive</b>
<b>17 or Younger</b>	3.24	2.88	3.06	1.84	2.96	1.21
<b>18</b>	2.66	2.75	2.71	1.79	2.52	1.19
<b>19</b>	2.35	2.34	2.35	1.52	2.29	1.18
<b>20</b>	2.22	2.22	2.22	1.44	2.12	1.17
<b>21</b>	2.02	2.01	2.02	1.37	1.93	1.16
<b>22</b>	1.83	1.81	1.82	1.29	1.74	1.15
<b>23</b>	1.68	1.66	1.67	1.25	1.60	1.13
<b>24</b>	1.59	1.55	1.57	1.23	1.51	1.12
<b>25</b>	1.49	1.45	1.47	1.22	1.41	1.11
<b>26</b>	1.40	1.35	1.37	1.21	1.32	1.09
<b>27</b>	1.30	1.24	1.27	1.19	1.22	1.08
<b>28</b>	1.26	1.21	1.23	1.17	1.19	1.07
<b>29</b>	1.22	1.18	1.20	1.14	1.16	1.06
<b>30</b>	1.18	1.15	1.16	1.02	1.13	1.05
<b>31</b>	1.15	1.12	1.13	1.02	1.11	1.04
<b>32</b>	1.11	1.09	1.10	1.01	1.08	1.03
<b>33</b>	1.07	1.06	1.06	1.01	1.05	1.02
<b>34</b>	1.03	1.03	1.03	1.01	1.02	1.01
<b>35</b>	1.00	1.00	1.00	1.00	1.00	1.00
<b>36</b>	0.99	0.99	0.99	0.99	0.99	0.99
<b>37</b>	0.98	0.98	0.98	0.98	0.98	0.98
<b>38</b>	0.97	0.97	0.97	0.97	0.97	0.97
<b>39</b>	0.96	0.96	0.96	0.96	0.96	0.96
<b>40</b>	0.95	0.95	0.95	0.95	0.95	0.95
<b>41</b>	0.94	0.94	0.94	0.94	0.94	0.94
<b>42</b>	0.93	0.93	0.93	0.93	0.93	0.93
<b>43</b>	0.91	0.91	0.91	0.91	0.91	0.91
<b>44</b>	0.90	0.90	0.90	0.90	0.90	0.90
<b>45</b>	0.89	0.90	0.90	0.89	0.89	0.89
<b>46</b>	0.89	0.89	0.89	0.88	0.88	0.88
<b>47</b>	0.88	0.88	0.88	0.87	0.87	0.87
<b>48</b>	0.87	0.87	0.87	0.86	0.87	0.86
<b>49</b>	0.86	0.86	0.86	0.85	0.86	0.84
<b>50</b>	0.85	0.86	0.85	0.84	0.85	0.83
<b>51</b>	0.84	0.85	0.85	0.83	0.84	0.82
<b>52</b>	0.83	0.84	0.84	0.82	0.83	0.81
<b>53</b>	0.83	0.83	0.83	0.81	0.82	0.79

<b>AGE</b>	<b>BI</b>	<b>PD</b>	<b>SL</b>	<b>Med Pay/ PIP</b>	<b>Collision</b>	<b>Compre- hensive</b>
<b>54</b>	0.82	0.82	0.82	0.80	0.81	0.78
<b>55</b>	0.81	0.82	0.81	0.79	0.80	0.77
<b>56</b>	0.80	0.81	0.80	0.78	0.79	0.76
<b>57</b>	0.80	0.81	0.80	0.77	0.78	0.75
<b>58</b>	0.80	0.81	0.81	0.76	0.78	0.73
<b>59</b>	0.80	0.82	0.81	0.75	0.78	0.72
<b>60</b>	0.80	0.82	0.81	0.74	0.78	0.71
<b>61</b>	0.81	0.83	0.82	0.72	0.78	0.70
<b>62</b>	0.81	0.83	0.82	0.71	0.78	0.69
<b>63</b>	0.81	0.84	0.82	0.70	0.78	0.68
<b>64</b>	0.81	0.84	0.83	0.69	0.78	0.66
<b>65</b>	0.81	0.84	0.83	0.68	0.78	0.65
<b>66</b>	0.82	0.85	0.83	0.67	0.78	0.64
<b>67</b>	0.82	0.85	0.84	0.66	0.78	0.63
<b>68</b>	0.82	0.86	0.84	0.64	0.78	0.62
<b>69</b>	0.82	0.86	0.84	0.63	0.78	0.61
<b>70</b>	0.84	0.88	0.86	0.63	0.79	0.59
<b>71</b>	0.87	0.92	0.89	0.64	0.82	0.59
<b>72</b>	0.90	0.95	0.93	0.65	0.84	0.58
<b>73</b>	0.93	0.98	0.96	0.66	0.87	0.57
<b>74</b>	0.96	1.02	0.99	0.67	0.89	0.56
<b>75</b>	0.99	1.05	1.02	0.68	0.92	0.55
<b>76</b>	1.02	1.08	1.05	0.69	0.94	0.54
<b>77</b>	1.06	1.12	1.09	0.70	0.97	0.53
<b>78</b>	1.12	1.17	1.15	0.70	1.02	0.52
<b>79</b>	1.19	1.23	1.21	0.71	1.07	0.52
<b>80</b>	1.26	1.28	1.27	0.71	1.12	0.52
<b>81</b>	1.32	1.33	1.33	0.71	1.16	0.51
<b>82</b>	1.39	1.38	1.39	0.72	1.21	0.51
<b>83</b>	1.39	1.38	1.39	0.72	1.23	0.50
<b>84</b>	1.39	1.38	1.39	0.73	1.25	0.50
<b>85</b>	1.39	1.38	1.39	0.73	1.28	0.50
<b>86</b>	1.39	1.38	1.39	0.74	1.30	0.50
<b>87</b>	1.39	1.38	1.39	0.75	1.32	0.50
<b>88</b>	1.39	1.38	1.39	0.75	1.34	0.50
<b>89</b>	1.39	1.38	1.39	0.76	1.36	0.50
<b>90 or Older</b>	1.39	1.38	1.39	0.76	1.38	0.50



## PRIMARY CLASSIFICATION VARIABLES

## Gender

Gender	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Female Under Age 30	1.00	1.00	1.00	1.20	1.00	1.00
Male Under Age 30	1.08	1.08	1.08	0.89	1.19	1.16
Female Age 30 or Over	1.00	1.00	1.00	1.20	1.00	1.00
Male Age 30 or Over	1.05	1.02	1.03	1.00	1.03	1.11

## Marital Status

Marital Status	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Married Age 17 or Younger	0.56	0.63	0.59	0.76	0.61	1.00
Married Age 18	0.58	0.66	0.62	0.78	0.63	1.00
Married Age 19	0.61	0.68	0.64	0.79	0.65	1.00
Married Age 20	0.63	0.70	0.67	0.81	0.68	1.00
Married Age 21	0.66	0.72	0.69	0.82	0.70	1.00
Married Age 22	0.70	0.75	0.72	0.87	0.73	1.00
Married Age 23	0.74	0.78	0.76	0.90	0.77	1.00
Married Age 24	0.77	0.81	0.79	0.91	0.80	1.00
Married Age 25	0.81	0.84	0.83	0.92	0.83	1.00
Married Age 26	0.85	0.88	0.86	0.93	0.87	1.00
Married Age 27	0.90	0.92	0.92	0.94	0.93	1.00
Married Age 28	0.94	0.95	0.94	0.96	0.95	1.00
Married Age 29	0.96	0.97	0.97	0.98	0.97	1.00
Unmarried Under Age 30	1.00	1.00	1.00	1.00	1.00	1.00
Unmarried Age 30 or Older	1.00	1.00	1.00	1.00	1.00	1.00
Married Age 30 or Older	1.00	1.00	1.00	0.88	0.88	1.00

## Vehicle Use

Use	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Pleasure	1.00	1.00	1.00	1.00	1.00	1.00
Drive to Work Less than 15 Miles	1.05	1.05	1.05	1.05	1.02	1.05
Drive to Work 15 Miles or More	1.10	1.10	1.10	1.10	1.10	1.10
Business	1.15	1.15	1.15	1.15	1.15	1.15
Farm	0.75	0.75	0.75	0.75	0.90	0.90

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**KENTUCKY (16)**

**PRIMARY CLASSIFICATION VARIABLES**

**Mileage Factor**

<b>Yearly Miles Driven</b>	<b>BI</b>	<b>PD</b>	<b>SL</b>	<b>Med Pay/PIP</b>	<b>Collision</b>	<b>Comprehensive</b>
<b>0 – 3,000</b>	0.678	0.678	0.678	0.678	0.747	0.747
<b>3,001 – 6,000</b>	0.844	0.844	0.844	0.844	0.881	0.881
<b>6,001 – 9,000</b>	0.935	0.935	0.935	0.935	0.951	0.951
<b>9,001 – 12,000</b>	1.000	1.000	1.000	1.000	1.000	1.000
<b>12,001 – 15,000</b>	1.052	1.052	1.052	1.052	1.038	1.038
<b>15,001 – 18,000</b>	1.095	1.095	1.095	1.095	1.070	1.070
<b>18,001 – 21,000</b>	1.132	1.132	1.132	1.132	1.097	1.097
<b>21,001 – 24,000</b>	1.165	1.165	1.165	1.165	1.121	1.121
<b>24,001 – 27,000</b>	1.194	1.194	1.194	1.194	1.142	1.142
<b>27,001 – 30,000</b>	1.221	1.221	1.221	1.221	1.162	1.162
<b>30,001 – 33,000</b>	1.246	1.246	1.246	1.246	1.179	1.179
<b>33,001 – 36,000</b>	1.269	1.269	1.269	1.269	1.195	1.195
<b>36,001 and Over</b>	1.290	1.290	1.290	1.290	1.210	1.210

**Principal Operator Status**

<b>Principal Operator Status</b>	<b>BI</b>	<b>PD</b>	<b>SL</b>	<b>Med Pay/PIP</b>	<b>Collision</b>	<b>Comprehensive</b>
<b>Not Principal Operator Age 17 or Younger</b>	0.62	0.73	0.67	0.74	0.71	0.88
<b>Not Principal Operator Age 18</b>	0.64	0.74	0.69	0.75	0.73	0.89
<b>Not Principal Operator Age 19</b>	0.67	0.76	0.71	0.77	0.75	0.90
<b>Not Principal Operator Age 20</b>	0.69	0.77	0.73	0.78	0.76	0.90
<b>Not Principal Operator Age 21</b>	0.71	0.79	0.75	0.82	0.78	0.91
<b>Not Principal Operator Age 22</b>	0.74	0.81	0.78	0.87	0.80	0.92
<b>Not Principal Operator Age 23</b>	0.77	0.84	0.81	0.90	0.83	0.93
<b>Not Principal Operator Age 24</b>	0.81	0.86	0.83	0.91	0.85	0.94
<b>Not Principal Operator Age 25</b>	0.84	0.88	0.86	0.92	0.88	0.95
<b>Not Principal Operator Age 26</b>	0.87	0.91	0.89	0.93	0.90	0.96
<b>Not Principal Operator Age 27</b>	0.90	0.93	0.92	0.94	0.93	0.97
<b>Not Principal Operator Age 28</b>	0.94	0.95	0.94	0.96	0.96	0.98
<b>Not Principal Operator Age 29</b>	0.97	0.98	0.97	0.98	0.98	0.99
<b>Principal Operator Under Age 30</b>	1.00	1.00	1.00	1.00	1.00	1.00
<b>Age 30 or Older</b>	1.00	1.00	1.00	1.00	1.00	1.00

PRIMARY CLASSIFICATION VARIABLES

Good Student/Driver Education Discount

Discount	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
No Discount	1.00	1.00	1.00	1.00	1.00	1.00
Good Student Only	0.90	0.90	0.90	0.85	0.90	1.00
Driver Training Only	0.95	0.95	0.95	0.85	0.95	1.00
Both Good Student and Driver Training	0.85	0.85	0.85	0.70	0.85	1.00

**SECONDARY CLASSIFICATION VARIABLES**

**Bodily Injury Accidents Factor**

<b>Number of BI Accidents</b>	<b>BI</b>	<b>PD</b>	<b>SL</b>	<b>Med Pay/PIP</b>	<b>Collision</b>	<b>Comprehensive</b>
<b>0</b>	1.00	1.00	1.00	1.00	1.00	1.00
<b>1</b>	1.40	1.25	1.25	1.00	1.00	1.00
<b>2</b>	1.80	1.50	1.50	1.00	1.00	1.00
<b>3 or More</b>	2.00	1.75	1.75	1.00	1.00	1.00

**Property Damage Accidents Factor**

<b>Number of PD Accidents</b>	<b>BI</b>	<b>PD</b>	<b>SL</b>	<b>Med Pay/PIP</b>	<b>Collision</b>	<b>Comprehensive</b>
<b>0</b>	1.00	1.00	1.00	1.00	1.00	1.00
<b>1</b>	1.00	1.35	1.05	1.10	1.20	1.10
<b>2</b>	1.00	1.70	1.10	1.20	1.40	1.20
<b>3 or More</b>	1.00	2.00	1.15	1.30	1.60	1.30

**Major Convictions Factor**

<b>Number of Major Convictions</b>	<b>BI</b>	<b>PD</b>	<b>SL</b>	<b>Med Pay/PIP</b>	<b>Collision</b>	<b>Comprehensive</b>
<b>0</b>	1.00	1.00	1.00	1.00	1.00	1.00
<b>1</b>	1.40	1.40	1.40	1.40	1.40	1.40
<b>2</b>	1.80	1.80	1.80	1.80	1.80	1.80
<b>3 or More</b>	2.00	2.00	2.00	2.00	2.00	2.00

**Minor Convictions Factor**

<b>Number of Minor Convictions</b>	<b>BI</b>	<b>PD</b>	<b>SL</b>	<b>Med Pay/PIP</b>	<b>Collision</b>	<b>Comprehensive</b>
<b>0</b>	1.00	1.00	1.00	1.00	1.00	1.00
<b>1</b>	1.00	1.15	1.08	1.00	1.20	1.15
<b>2</b>	1.00	1.30	1.16	1.00	1.30	1.30
<b>3 or More</b>	1.00	1.45	1.24	1.00	1.45	1.45

SECONDARY CLASSIFICATION VARIABLES

Number of Vehicles Factor For Drivers Age 29 And Younger

Number of Vehicles	Marital Status	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
1	Married	1.20	1.10	1.15	1.20	1.20	1.10
1	Single	1.00	1.00	1.00	1.00	1.00	1.00
2	Married	0.90	0.90	0.90	0.85	0.90	0.90
2	Single	0.90	0.90	0.90	0.85	0.90	0.90
3	Married	0.80	0.80	0.80	0.80	0.80	0.80
3	Single	0.80	0.80	0.80	0.80	0.80	0.80
4 or More	Married	0.70	0.70	0.70	0.75	0.75	0.75
4 or More	Single	0.70	0.70	0.70	0.75	0.75	0.75

Number of Vehicles Factor For Drivers Age 30 And Older

Number of Vehicles	Marital Status	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
1	Married	1.00	1.00	1.00	1.15	1.10	1.00
1	Single	1.00	1.00	1.00	1.00	1.00	1.00
2	Married	0.75	0.75	0.75	0.80	0.85	0.75
2	Single	0.75	0.75	0.75	0.80	0.85	0.75
3	Married	0.70	0.70	0.70	0.75	0.75	0.70
3	Single	0.70	0.70	0.70	0.75	0.75	0.70
4 or More	Married	0.65	0.65	0.65	0.70	0.70	0.65
4 or More	Single	0.65	0.65	0.65	0.70	0.70	0.65

Number of Years Licensed Factor For Insureds First Licensed Before Age 25

Number of Years Licensed	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Less than 1	1.00	1.40	1.00	1.00	1.25	1.00
At least 1 but less than 2	1.00	1.20	1.00	1.00	1.15	1.00
At least 2 but less than 3	1.00	1.00	1.00	1.00	1.05	1.00
At least 3 but less than 4	1.00	1.00	1.00	1.00	1.00	1.00
4 or more	1.00	1.00	1.00	1.00	1.00	1.00

Number of Years Licensed Factor For Insureds First Licensed At Age 25 or Older

Number of Years Licensed	BI	PD	SL	Med Pay/PIP	Collision	Comprehensive
Less than 1	1.60	1.60	1.60	1.00	1.60	1.60
At least 1 but less than 2	1.45	1.45	1.45	1.00	1.45	1.45
At least 2 but less than 3	1.30	1.30	1.30	1.00	1.30	1.30
At least 3 but less than 4	1.15	1.15	1.15	1.00	1.15	1.15
4 or more	1.00	1.00	1.00	1.00	1.00	1.00

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**ZIP CODES 40003 – 40160**

<b>ZIP Codes/Territories In Numerical Order By ZIP Code</b>					
<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>	<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>
40003	BAGDAD	21	40061	SAINT CATHARINE	21
40004	BARDSTOWN	22	40062	SAINT FRANCIS	21
40006	BEDFORD	21	40063	SAINT MARY	21
40007	BETHLEHEM	21	40065	SHELBYVILLE	21
40008	BLOOMFIELD	21	40066	SHELBYVILLE	21
40009	BRADFORDSVILLE	21	40067	SIMPSONVILLE	21
40010	BUCKNER	23	40068	SMITHFIELD	23
40011	CAMPBELLSBURG	21	40069	SPRINGFIELD	21
40012	CHAPLIN	21	40070	SULPHUR	23
40013	COXS CREEK	21	40071	TAYLORSVILLE	21
40014	CRESTWOOD	23	40075	TURNERS STATION	21
40018	EASTWOOD	23	40076	WADDY	21
40019	EMINENCE	21	40077	WESTPORT	23
40020	FAIRFIELD	21	40078	WILLISBURG	21
40022	FINCHVILLE	21	40104	BATTLETOWN	21
40023	FISHERVILLE	21	40107	BOSTON	22
40025	GLENVIEW	23	40108	BRANDENBURG	22
40026	GOSHEN	23	40109	BROOKS	24
40027	HARRODS CREEK	23	40110	CLERMONT	21
40031	LA GRANGE	23	40111	CLOVERPORT	21
40032	LA GRANGE	23	40115	CUSTER	21
40033	LEBANON	21	40117	EKRON	22
40036	LOCKPORT	21	40118	FAIRDALE	24
40037	LORETTO	21	40119	FALLS OF ROUGH	21
40040	MACKVILLE	21	40121	FORT KNOX	22
40041	MASONIC HOME	23	40122	FORT KNOX	22
40045	MILTON	21	40129	HILLVIEW	25
40046	MOUNT EDEN	21	40140	GARFIELD	21
40047	MOUNT WASHINGTON	22	40142	GUSTON	21
40048	NAZARETH	22	40143	HARDINSBURG	21
40049	NERINX	21	40144	HARNED	21
40050	NEW CASTLE	21	40145	HUDSON	21
40051	NEW HAVEN	21	40146	IRVINGTON	21
40052	NEW HOPE	21	40150	LEBANON JUNCTION	22
40055	PENDLETON	23	40152	MC DANIELS	21
40056	PEWEE VALLEY	23	40153	MC QUADY	21
40057	PLEASUREVILLE	21	40155	MULDRAUGH	22
40058	PORT ROYAL	21	40157	PAYNEVILLE	21
40059	PROSPECT	23	40159	RADCLIFF	22
40060	RAYWICK	21	40160	RADCLIFF	22

**Table #1(T) ZIP Codes 40003 – 40160**

ZIP CODES 40161 – 40313

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
40161	RHODELIA	21	40241	LOUISVILLE	23
40162	RINEYVILLE	22	40242	LOUISVILLE	23
40165	SHEPHERDSVILLE	22	40243	LOUISVILLE	23
40166	SHEPHERDSVILLE	22	40245	LOUISVILLE	23
40170	STEPHENSPOINT	21	40250	LOUISVILLE	23
40171	UNION STAR	21	40251	LOUISVILLE	26
40175	VINE GROVE	22	40252	LOUISVILLE	23
40176	WEBSTER	21	40253	LOUISVILLE	23
40177	WEST POINT	22	40255	LOUISVILLE	23
40178	WESTVIEW	21	40256	LOUISVILLE	27
40201	LOUISVILLE	26	40257	LOUISVILLE	23
40202	LOUISVILLE	25	40258	LOUISVILLE	24
40203	LOUISVILLE	26	40259	LOUISVILLE	24
40204	LOUISVILLE	25	40261	LOUISVILLE	23
40205	LOUISVILLE	23	40266	LOUISVILLE	24
40206	LOUISVILLE	25	40268	LOUISVILLE	24
40207	LOUISVILLE	23	40269	LOUISVILLE	23
40208	LOUISVILLE	25	40270	LOUISVILLE	25
40209	LOUISVILLE	25	40272	LOUISVILLE	24
40210	LOUISVILLE	26	40280	LOUISVILLE	25
40211	LOUISVILLE	26	40281	LOUISVILLE	24
40212	LOUISVILLE	26	40282	LOUISVILLE	24
40213	LOUISVILLE	25	40283	LOUISVILLE	24
40214	LOUISVILLE	27	40285	LOUISVILLE	25
40215	LOUISVILLE	27	40287	LOUISVILLE	25
40216	LOUISVILLE	27	40289	LOUISVILLE	25
40217	LOUISVILLE	25	40290	LOUISVILLE	25
40218	LOUISVILLE	25	40291	LOUISVILLE	22
40219	LOUISVILLE	24	40292	LOUISVILLE	25
40220	LOUISVILLE	23	40293	LOUISVILLE	25
40221	LOUISVILLE	25	40294	LOUISVILLE	25
40222	LOUISVILLE	23	40295	LOUISVILLE	25
40223	LOUISVILLE	23	40296	LOUISVILLE	25
40224	LOUISVILLE	23	40297	LOUISVILLE	25
40225	LOUISVILLE	25	40298	LOUISVILLE	25
40228	LOUISVILLE	25	40299	LOUISVILLE	23
40229	LOUISVILLE	25	40310	BURGIN	29
40231	LOUISVILLE	25	40311	CARLISLE	21
40232	LOUISVILLE	25	40312	CLAY CITY	28
40233	LOUISVILLE	25	40313	CLEARFIELD	21

Table #2(T) ZIP Codes 40161 – 40313

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**ZIP CODES 40316 – 40506**

<b>ZIP Codes/Territories In Numerical Order By ZIP Code</b>					
<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>	<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>
40316	DENNISTON	21	40391	WINCHESTER	28
40317	ELLIOTTVILLE	21	40392	WINCHESTER	28
40319	FARMERS	21	40402	ANNVILLE	21
40322	FRENCHBURG	21	40403	BEREA	28
40324	GEORGETOWN	29	40404	BEREA	28
40328	GRAVEL SWITCH	21	40405	BIGHILL	28
40330	HARRODSBURG	29	40409	BRODHEAD	21
40334	HOPE	21	40410	BRYANTSVILLE	28
40336	IRVINE	28	40419	CRAB ORCHARD	21
40337	JEFFERSONVILLE	21	40422	DANVILLE	29
40339	KEENE	29	40423	DANVILLE	29
40340	NICHOLASVILLE	28	40434	GRAY HAWK	21
40342	LAWRENCEBURG	21	40437	HUSTONVILLE	21
40346	MEANS	21	40440	JUNCTION CITY	21
40347	MIDWAY	29	40442	KINGS MOUNTAIN	21
40348	MILLERSBURG	29	40444	LANCASTER	28
40350	MOOREFIELD	21	40445	LIVINGSTON	21
40351	MOREHEAD	21	40447	MC KEE	21
40353	MOUNT STERLING	28	40448	MC KINNEY	28
40355	NEW LIBERTY	21	40452	MITCHELLSBURG	29
40356	NICHOLASVILLE	28	40456	MOUNT VERNON	21
40357	NORTH MIDDLETOWN	29	40460	ORLANDO	21
40358	OLYMPIA	21	40461	PAINT LICK	28
40359	OWENTON	21	40464	PARKSVILLE	21
40360	OWINGSVILLE	21	40468	PERRYVILLE	21
40361	PARIS	29	40472	RAVENNA	28
40362	PARIS	29	40473	RENFRO VALLEY	21
40363	PERRY PARK	21	40475	RICHMOND	28
40370	SADIEVILLE	21	40476	RICHMOND	28
40371	SALT LICK	21	40481	SANDGAP	21
40372	SALVISA	21	40484	STANFORD	28
40374	SHARPSBURG	21	40486	TYNER	21
40376	SLADE	21	40488	WANETA	21
40379	STAMPING GROUND	21	40489	WAYNESBURG	21
40380	STANTON	21	40492	WILDIE	21
40383	VERSAILLES	29	40502	LEXINGTON	30
40384	VERSAILLES	29	40503	LEXINGTON	30
40385	WACO	28	40504	LEXINGTON	29
40387	WELLINGTON	21	40505	LEXINGTON	31
40390	WILMORE	29	40506	LEXINGTON	31

**Table #3(T) ZIP Codes 40316 – 40506**



ZIP CODES 40507 – 40829

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
40507	LEXINGTON	31	40620	FRANKFORT	29
40508	LEXINGTON	31	40621	FRANKFORT	29
40509	LEXINGTON	29	40622	FRANKFORT	29
40510	LEXINGTON	29	40701	CORBIN	32
40511	LEXINGTON	31	40702	CORBIN	32
40512	LEXINGTON	31	40724	BUSH	32
40513	LEXINGTON	29	40729	EAST BERNSTADT	21
40514	LEXINGTON	29	40730	EMLYN	32
40515	LEXINGTON	29	40734	GRAY	32
40516	LEXINGTON	28	40737	KEAVY	32
40517	LEXINGTON	30	40740	LILY	32
40522	LEXINGTON	30	40741	LONDON	32
40523	LEXINGTON	30	40742	LONDON	32
40524	LEXINGTON	30	40743	LONDON	32
40526	LEXINGTON	31	40744	LONDON	32
40533	LEXINGTON	29	40745	LONDON	32
40536	LEXINGTON	31	40750	LONDON	32
40544	LEXINGTON	29	40755	PITTSBURG	32
40546	LEXINGTON	31	40759	ROCKHOLDS	32
40550	LEXINGTON	31	40763	SILER	36
40555	LEXINGTON	31	40769	WILLIAMSBURG	32
40574	LEXINGTON	31	40771	WOODBINE	32
40575	LEXINGTON	31	40801	AGES BROOKSIDE	36
40576	LEXINGTON	31	40803	ASHER	36
40577	LEXINGTON	31	40806	BAXTER	36
40578	LEXINGTON	31	40807	BENHAM	36
40579	LEXINGTON	31	40808	BIG LAUREL	36
40580	LEXINGTON	31	40810	BLEDSE	36
40581	LEXINGTON	31	40813	CALVIN	36
40582	LEXINGTON	31	40815	CAWOOD	36
40583	LEXINGTON	31	40816	CHAPPELL	36
40588	LEXINGTON	31	40818	COALGOOD	36
40591	LEXINGTON	29	40819	COLDIRON	36
40598	LEXINGTON	31	40820	CRANKS	36
40601	FRANKFORT	29	40823	CUMBERLAND	36
40602	FRANKFORT	29	40824	DAYHOIT	36
40603	FRANKFORT	29	40826	EOLIA	36
40604	FRANKFORT	29	40827	ESSIE	36
40618	FRANKFORT	29	40828	EVARTS	36
40619	FRANKFORT	29	40829	GRAYS KNOB	36

Table #4(T) ZIP Codes 40507 – 40829

**PERSONAL VEHICLE MANUAL  
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**ZIP CODES 40830 – 41037**

<b>ZIP Codes/Territories In Numerical Order By ZIP Code</b>					
<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>	<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>
40830	GULSTON	36	40955	INGRAM	36
40831	HARLAN	36	40958	KETTLE ISLAND	36
40840	HELTON	36	40962	MANCHESTER	32
40843	HOLMES MILL	36	40964	MARY ALICE	36
40844	HOSKINSTON	36	40965	MIDDLESBORO	36
40845	HULEN	36	40972	ONEIDA	32
40847	KENVIR	36	40977	PINEVILLE	36
40849	LEJUNIOR	36	40979	ROARK	32
40854	LOYALL	36	40981	SAUL	21
40855	LYNCH	36	40982	SCALF	36
40856	MIRACLE	36	40983	SEXTONS CREEK	21
40858	MOZELLE	36	40988	STONEY FORK	36
40862	PARTRIDGE	36	40995	TROSPER	36
40863	PATHFORK	36	40997	WALKER	36
40865	PUTNEY	36	41001	ALEXANDRIA	33
40868	STINNETT	32	41002	AUGUSTA	21
40870	TOTZ	36	41003	BERRY	21
40873	WALLINS CREEK	36	41004	BROOKSVILLE	21
40874	WARBRANCH	36	41005	BURLINGTON	34
40902	ARJAY	36	41006	BUTLER	21
40903	ARTEMUS	36	41007	CALIFORNIA	33
40906	BARBOURVILLE	32	41008	CARROLLTON	21
40913	BEVERLY	36	41010	CORINTH	21
40914	BIG CREEK	21	41011	COVINGTON	34
40915	BIMBLE	36	41012	COVINGTON	34
40921	BRYANTS STORE	36	41014	COVINGTON	34
40923	CANNON	36	41015	LATONIA	34
40927	CLOSPLINT	36	41016	COVINGTON	34
40930	DEWITT	36	41017	FT MITCHELL	35
40932	FALL ROCK	32	41018	ERLANGER	34
40935	FLAT LICK	36	41019	COVINGTON	34
40939	FOURMILE	36	41021	HEBRON	34
40940	FRAKES	36	41022	FLORENCE	34
40941	GARRARD	32	41025	ERLANGER	34
40943	GIRDLER	36	41030	CRITTENDEN	21
40944	GOOSE ROCK	32	41031	CYNTHIANA	29
40946	GREEN ROAD	36	41033	DE MOSSVILLE	21
40949	HEIDRICK	36	41034	DOVER	21
40951	HIMA	32	41035	DRY RIDGE	21
40953	HINKLE	36	41037	ELIZAVILLE	21

**Table #5(T) ZIP Codes 40830 – 41037**

ZIP CODES 41039 – 41222

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
41039	EWING	21	41099	NEWPORT	33
41040	FALMOUTH	21	41101	ASHLAND	36
41041	FLEMINGSBURG	21	41102	ASHLAND	36
41042	FLORENCE	34	41105	ASHLAND	36
41043	FOSTER	21	41114	ASHLAND	36
41044	GERMANTOWN	21	41121	ARGILLITE	36
41045	GHENT	21	41124	BLAINE	21
41046	GLENCOE	21	41128	CARTER	36
41048	HEBRON	34	41129	CATLETTSBURG	36
41049	HILLSBORO	21	41132	DENTON	36
41051	INDEPENDENCE	34	41135	EMERSON	21
41052	JONESVILLE	21	41139	FLATWOODS	36
41053	KENTON	34	41141	GARRISON	21
41054	MASON	21	41142	GRAHN	36
41055	MAYSLICK	21	41143	GRAYSON	21
41056	MAYSVILLE	21	41144	GREENUP	36
41059	MELBOURNE	33	41146	HITCHINS	36
41061	MILFORD	21	41149	ISONVILLE	36
41062	MINERVA	21	41159	MARTHA	21
41063	MORNING VIEW	34	41160	MAZIE	21
41064	MOUNT OLIVET	21	41164	OLIVE HILL	36
41071	NEWPORT	34	41166	QUINCY	21
41072	NEWPORT	34	41168	RUSH	36
41073	BELLEVUE	34	41169	RUSSELL	36
41074	DAYTON	34	41171	SANDY HOOK	21
41075	FORT THOMAS	33	41173	SOLDIER	36
41076	NEWPORT	33	41174	SOUTH PORTSMOUTH	21
41080	PETERSBURG	34	41175	SOUTH SHORE	21
41081	PLUMMERS LANDING	21	41179	VANCEBURG	21
41083	SANDERS	21	41180	WEBBVILLE	21
41085	SILVER GROVE	33	41181	WILLARD	21
41086	SPARTA	21	41183	WORTHINGTON	36
41091	UNION	34	41189	TOLLESBORO	21
41092	VERONA	34	41201	ADAMS	36
41093	WALLINGFORD	21	41203	BEAUTY	36
41094	WALTON	34	41204	BOONS CAMP	36
41095	WARSAW	21	41214	DEBORD	36
41096	WASHINGTON	21	41216	EAST POINT	36
41097	WILLIAMSTOWN	21	41219	FLATGAP	36
41098	WORTHVILLE	21	41222	HAGERHILL	36

Table #6(T) ZIP Codes 41039 – 41222

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**ZIP CODES 41224 – 41549**

<b>ZIP Codes/Territories In Numerical Order By ZIP Code</b>					
<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>	<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>
41224	INEZ	36	41386	VINCENT	21
41226	KEATON	36	41390	WHICK	38
41230	LOUISA	36	41397	ZOE	21
41231	LOVELY	36	41408	CANNEL CITY	36
41232	LOWMANVILLE	36	41413	CROCKETT	36
41234	MEALLY	36	41421	ELKFORK	36
41238	OIL SPRINGS	36	41425	EZEL	21
41240	PAINTSVILLE	36	41426	FALCON	38
41250	PILGRIM	36	41451	MALONE	36
41254	RIVER	36	41464	ROYALTON	37
41255	SITKA	36	41465	SALYERSVILLE	38
41256	STAFFORDSVILLE	36	41472	WEST LIBERTY	36
41257	STAMBAUGH	36	41477	WRIGLEY	36
41260	THELMA	36	41501	PIKEVILLE	37
41262	TOMAHAWK	36	41502	PIKEVILLE	37
41263	TUTOR KEY	36	41503	SOUTH WILLIAMSON	36
41264	ULYSSES	36	41512	ASHCAMP	36
41265	VAN LEAR	36	41513	BELCHER	36
41267	WARFIELD	36	41514	BELFRY	36
41268	WEST VAN LEAR	36	41517	BURDINE	36
41271	WILLIAMSPORT	36	41519	CANADA	36
41274	WITTENSVILLE	36	41520	DORTON	36
41301	CAMPTON	21	41522	ELKHORN CITY	37
41310	BAYS	21	41524	FEDSCREEK	36
41311	BEATTYVILLE	21	41526	FORDS BRANCH	37
41314	BOONEVILLE	21	41527	FOREST HILLS	36
41317	CLAYHOLE	21	41528	FREEBURN	36
41332	HAZEL GREEN	21	41531	HARDY	36
41339	JACKSON	38	41534	HELLIER	37
41347	LONE	21	41535	HUDDY	36
41348	LOST CREEK	21	41537	JENKINS	36
41351	MISTLETOE	21	41538	JONANCY	36
41352	MIZE	21	41539	KIMPER	36
41360	PINE RIDGE	21	41540	LICK CREEK	36
41364	RICETOWN	21	41542	LOOKOUT	37
41365	ROGERS	21	41543	MC ANDREWS	36
41366	ROUSSEAU	21	41544	MC CARR	36
41367	ROWDY	21	41547	MAJESTIC	36
41368	SAINT HELENS	21	41548	MOUTH CARD	36
41385	VANCLEVE	21	41549	MYRA	36

**Table #7(T) ZIP Codes 41224 – 41549**

ZIP CODES 41553 – 41772

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
41553	PHELPS	36	41650	MELVIN	36
41554	PHYLLIS	36	41651	MINNIE	36
41555	PINSONFORK	36	41653	PRESTONSBURG	37
41557	RACCOON	36	41655	PRINTER	36
41558	RANSOM	36	41659	STANVILLE	36
41559	REGINA	37	41660	TEABERRY	36
41560	ROBINSON CREEK	37	41663	TRAM	36
41561	ROCKHOUSE	37	41666	WAYLAND	36
41562	SHELBIANA	37	41667	WEEKSBURY	36
41563	SHELBY GAP	36	41669	WHEELWRIGHT	36
41564	SIDNEY	36	41701	HAZARD	32
41566	STEELE	36	41702	HAZARD	32
41567	STONE	36	41712	ARY	21
41568	STOPOVER	36	41713	AVAWAM	32
41571	VARNEY	37	41714	BEAR BRANCH	21
41572	VIRGIE	36	41719	BONNYMAN	32
41601	ALLEN	37	41721	BUCKHORN	21
41602	AUXIER	36	41722	BULAN	21
41603	BANNER	36	41723	BUSY	32
41604	BEAVER	36	41725	CARRIE	36
41605	BETSY LAYNE	36	41727	CHAVIES	21
41606	BEVINSVILLE	36	41729	COMBS	32
41607	BLUE RIVER	37	41731	CORNETTSVILLE	36
41612	BYPRO	36	41735	DELPHIA	36
41615	DANA	36	41736	DICE	21
41616	DAVID	37	41739	DWARF	21
41619	DRIFT	36	41740	EMMALENA	36
41621	DWALE	37	41743	FISTY	36
41622	EASTERN	36	41745	GAYS CREEK	21
41630	GARRETT	36	41746	HAPPY	36
41631	GRETHEL	36	41749	HYDEN	32
41632	GUNLOCK	36	41751	JEFF	32
41635	HAROLD	36	41754	KRYPTON	21
41636	HI HAT	36	41759	SASSAFRAS	36
41640	HUEYSVILLE	36	41760	SCUDDY	36
41642	IVEL	36	41762	SIZEROCK	21
41643	LACKEY	36	41763	SLEMP	36
41645	LANGLEY	36	41764	SMILAX	32
41647	MC DOWELL	36	41766	THOUSANDSTICKS	32
41649	MARTIN	37	41772	VEST	21

Table #8(T) ZIP Codes 41553 – 41772

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**ZIP CODES 41773 – 42070**

<b>ZIP Codes/Territories In Numerical Order By ZIP Code</b>					
<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>	<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>
41773	VICCO	36	42002	PADUCAH	39
41774	VIPER	36	42003	PADUCAH	39
41775	WENDOVER	32	42020	ALMO	39
41776	WOOTON	32	42021	ARLINGTON	39
41777	YEADDISS	36	42022	BANDANA	39
41778	YERKES	32	42023	BARDWELL	39
41804	BLACKKEY	36	42024	BARLOW	39
41810	CROMONA	36	42025	BENTON	39
41812	DEANE	36	42027	BOAZ	39
41815	ERMINE	36	42028	BURNA	39
41817	GARNER	36	42029	CALVERT CITY	39
41819	GORDON	36	42031	CLINTON	39
41821	HALLIE	36	42032	COLUMBUS	39
41822	HINDMAN	36	42033	CRAYNE	39
41824	ISOM	36	42035	CUNNINGHAM	39
41825	JACKHORN	36	42036	DEXTER	39
41826	JEREMIAH	36	42037	DYCUSBURG	39
41828	KITE	36	42038	EDDYVILLE	39
41831	LEBURN	36	42039	FANCY FARM	39
41832	LETCHER	36	42040	FARMINGTON	39
41833	LINEFORK	36	42041	FULTON	39
41834	LITTCARR	36	42044	GILBERTSVILLE	39
41835	MC ROBERTS	36	42045	GRAND RIVERS	39
41836	MALLIE	36	42047	HAMPTON	39
41837	MAYKING	36	42048	HARDIN	39
41838	MILLSTONE	36	42049	HAZEL	39
41839	MOUSIE	36	42050	HICKMAN	39
41840	NEON	36	42051	HICKORY	39
41843	PINE TOP	36	42053	KEVIL	39
41844	PIPPA PASSES	36	42054	KIRKSEY	39
41845	PREMIUM	36	42055	KUTTAWA	39
41847	REDFOX	36	42056	LA CENTER	39
41848	ROXANA	36	42058	LEDBETTER	39
41849	SECO	36	42060	LOVELACEVILLE	39
41855	THORNTON	36	42061	LOWES	39
41858	WHITESBURG	36	42063	LYNNVILLE	39
41859	DEMA	36	42064	MARION	39
41861	RAVEN	36	42066	MAYFIELD	39
41862	TOPMOST	36	42069	MELBER	39
42001	PADUCAH	39	42070	MILBURN	39

**Table #9(T) ZIP Codes 41773 – 42070**

ZIP CODES 42071 – 42288

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
42071	MURRAY	39	42166	SUMMER SHADE	21
42076	NEW CONCORD	39	42167	TOMPKINSVILLE	41
42078	SALEM	39	42170	WOODBURN	40
42079	SEDALIA	39	42171	SMITHS GROVE	21
42081	SMITHLAND	39	42201	ABERDEEN	21
42082	SYMSONIA	39	42202	ADAIRVILLE	40
42083	TILINE	39	42204	ALLENSVILLE	39
42085	WATER VALLEY	39	42206	AUBURN	39
42086	WEST PADUCAH	39	42207	BEE SPRING	21
42087	WICKLIFFE	39	42210	BROWNSVILLE	40
42088	WINGO	39	42211	CADIZ	39
42101	BOWLING GREEN	40	42214	CENTER	21
42102	BOWLING GREEN	40	42215	CERULEAN	39
42103	BOWLING GREEN	40	42216	CLIFTY	39
42104	BOWLING GREEN	40	42217	CROFTON	39
42120	ADOLPHUS	40	42219	DUNBAR	21
42122	ALVATON	40	42220	ELKTON	39
42123	AUSTIN	21	42221	FAIRVIEW	39
42124	BEAUMONT	21	42223	FORT CAMPBELL	39
42127	CAVE CITY	21	42232	GRACEY	39
42128	BOWLING GREEN	40	42234	GUTHRIE	39
42129	EDMONTON	21	42236	HERNDON	39
42130	EIGHTY EIGHT	41	42240	HOPKINSVILLE	39
42131	ETOILE	41	42241	HOPKINSVILLE	39
42133	FOUNTAIN RUN	41	42252	JETSON	40
42134	FRANKLIN	40	42254	LA FAYETTE	39
42135	FRANKLIN	40	42256	LEWISBURG	39
42140	GAMALIEL	41	42259	MAMMOTH CAVE	21
42141	GLASGOW	41	42261	MORGANTOWN	21
42142	GLASGOW	41	42262	OAK GROVE	39
42151	HESTAND	41	42265	OLMSTEAD	39
42152	HISEVILLE	41	42266	PEMBROKE	39
42153	HOLLAND	41	42273	ROCHESTER	39
42154	KNOB LICK	21	42274	ROCKFIELD	40
42156	LUCAS	21	42275	ROUNDHILL	40
42157	MOUNT HERMON	41	42276	RUSSELLVILLE	39
42159	OAKLAND	21	42280	SHARON GROVE	39
42160	PARK CITY	21	42285	SWEEDEN	21
42163	ROCKY HILL	21	42286	TRENTON	39
42164	SCOTTSVILLE	21	42288	WOODBURY	21

Table #10(T) ZIP Codes 42071 – 42288

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**ZIP CODES 42301 – 42503**

<b>ZIP Codes/Territories In Numerical Order By ZIP Code</b>					
<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>	<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>
42301	OWENSBORO	42	42372	SACRAMENTO	39
42302	OWENSBORO	42	42374	SOUTH CARROLLTON	21
42303	OWENSBORO	42	42376	UTICA	39
42304	OWENSBORO	42	42377	WEST LOUISVILLE	42
42320	BEAVER DAM	21	42378	WHITESVILLE	39
42321	BEECH CREEK	21	42402	BASKETT	42
42322	BEECH GROVE	39	42404	CLAY	39
42323	BEECHMONT	21	42406	CORYDON	42
42324	BELTON	21	42408	DAWSON SPRINGS	39
42325	BREMEN	39	42409	DIXON	39
42326	BROWDER	21	42410	EARLINGTON	39
42327	CALHOUN	39	42411	FREDONIA	39
42328	CENTERTOWN	21	42413	HANSON	39
42330	CENTRAL CITY	21	42419	HENDERSON	42
42332	CLEATON	21	42420	HENDERSON	42
42333	CROMWELL	21	42431	MADISONVILLE	39
42334	CURDSVILLE	42	42436	MANITOU	39
42337	DRAKESBORO	21	42437	MORGANFIELD	39
42338	DUNDEE	21	42440	MORTONS GAP	39
42339	DUNMOR	21	42441	NEBO	39
42343	FORDSVILLE	21	42442	NORTONVILLE	39
42344	GRAHAM	21	42444	POOLE	39
42345	GREENVILLE	21	42445	PRINCETON	39
42347	HARTFORD	21	42450	PROVIDENCE	39
42348	HAWESVILLE	21	42451	REED	42
42349	HORSE BRANCH	21	42452	ROBARDS	39
42350	ISLAND	39	42453	SAINT CHARLES	39
42351	LEWISPORT	21	42455	SEBREE	39
42352	LIVERMORE	39	42456	SLAUGHTERS	39
42354	MC HENRY	21	42457	SMITH MILLS	42
42355	MACEO	39	42458	SPOTTSVILLE	42
42356	MAPLE MOUNT	42	42459	STURGIS	39
42361	OLATON	21	42460	SULLIVAN	39
42364	HAWESVILLE	21	42461	UNIONTOWN	39
42366	PHILPOT	39	42462	WAVERLY	39
42367	POWDERLY	21	42463	WHEATCROFT	39
42368	REYNOLDS STATION	21	42464	WHITE PLAINS	39
42369	ROCKPORT	21	42501	SOMERSET	21
42370	ROSINE	21	42502	SOMERSET	21
42371	RUMSEY	39	42503	SOMERSET	21

**Table #11(T) ZIP Codes 42301 – 42503**



ZIP CODES 42516 – 45999

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
42516	BETHELRIIDGE	21	42718	CAMPBELLSVILLE	21
42518	BRONSTON	41	42719	CAMPBELLSVILLE	21
42519	BURNSIDE	21	42720	CANE VALLEY	41
42528	DUNNVILLE	21	42721	CANEYVILLE	21
42533	FERGUSON	21	42722	CANMER	21
42539	LIBERTY	21	42724	CECILIA	22
42541	MIDDLEBURG	21	42726	CLARKSON	21
42544	NANCY	21	42728	COLUMBIA	41
42553	SCIENCE HILL	21	42729	CUB RUN	21
42558	TATEVILLE	21	42732	EASTVIEW	21
42564	WEST SOMERSET	21	42733	ELK HORN	21
42565	WINDSOR	21	42740	GLENDALE	21
42566	YOSEMITE	21	42741	GLENS FORK	41
42567	EUBANK	21	42742	GRADYVILLE	41
42602	ALBANY	41	42743	GREENSBURG	41
42603	ALPHA	41	42746	HARDYVILLE	21
42629	JAMESTOWN	41	42748	HODGENVILLE	21
42631	MARSHES SIDING	21	42749	HORSE CAVE	21
42633	MONTICELLO	41	42753	KNIFLEY	41
42634	PARKERS LAKE	21	42754	LEITCHFIELD	21
42635	PINE KNOT	21	42755	LEITCHFIELD	21
42638	REVELO	21	42757	MAGNOLIA	21
42642	RUSSELL SPRINGS	41	42758	MANNSVILLE	21
42647	STEARNS	21	42759	MARROWBONE	41
42649	STRUNK	21	42762	MILLWOOD	21
42653	WHITLEY CITY	21	42764	MOUNT SHERMAN	21
42701	ELIZABETHTOWN	22	42765	MUNFORDVILLE	21
42702	ELIZABETHTOWN	22	42776	SONORA	22
42712	BIG CLIFTY	21	42782	SUMMERSVILLE	21
42713	BONNIEVILLE	21	42784	UPTON	21
42715	BREEDING	41	42788	WHITE MILLS	21
42716	BUFFALO	21	45275	CINCINNATI	34
42717	BURKESVILLE	41	45999	CINCINNATI	34

Table #12(T) ZIP Codes 42516 – 45999

Territory Definitions in Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>21</b>	40003	40152	40473	41143	42156	42528
	40006	40153	40481	41159	42159	42533
	40007	40157	40486	41160	42160	42539
	40008	40161	40488	41166	42163	42541
	40009	40170	40489	41171	42164	42544
	40011	40171	40492	41174	42166	42553
	40012	40176	40729	41175	42171	42558
	40013	40178	40914	41179	42201	42564
	40019	40311	40981	41180	42207	42565
	40020	40313	40983	41181	42214	42566
	40022	40316	41002	41189	42219	42567
	40023	40317	41003	41301	42259	42631
	40033	40319	41004	41310	42261	42634
	40036	40322	41006	41311	42285	42635
	40037	40328	41008	41314	42288	42638
	40040	40334	41010	41317	42320	42647
	40045	40337	41030	41332	42321	42649
	40046	40342	41033	41347	42323	42653
	40049	40346	41034	41348	42324	42712
	40050	40350	41035	41351	42326	42713
	40051	40351	41037	41352	42328	42716
	40052	40355	41039	41360	42330	42718
	40057	40358	41040	41364	42332	42719
	40058	40359	41041	41365	42333	42721
	40060	40360	41043	41366	42337	42722
	40061	40363	41044	41367	42338	42726
	40062	40370	41045	41368	42339	42729
	40063	40371	41046	41385	42343	42732
	40065	40372	41049	41386	42344	42733
	40066	40374	41052	41397	42345	42740
	40067	40376	41054	41425	42347	42746
	40069	40379	41055	41712	42348	42748
	40071	40380	41056	41714	42349	42749
	40075	40387	41061	41721	42351	42754
	40076	40402	41062	41722	42354	42755
	40078	40409	41064	41727	42361	42757
	40104	40419	41081	41736	42364	42758
	40110	40434	41083	41739	42367	42762
	40111	40437	41086	41745	42368	42764
	40115	40440	41093	41754	42369	42765
	40119	40442	41095	41762	42370	42782
	40140	40445	41096	41772	42374	42784
	40142	40447	41097	42123	42501	42788
	40143	40456	41098	42124	42502	
	40144	40460	41124	42127	42503	
	40145	40464	41135	42129	42516	
	40146	40468	41141	42154	42519	
<b>22</b>	40004	40117	40159	40175	42724	
	40047	40121	40160	40177	42776	
	40048	40122	40162	40291		
	40107	40150	40165	42701		
	40108	40155	40166	42702		
<b>23</b>	40010	40026	40041	40068	40207	
	40014	40027	40055	40070	40220	
	40018	40031	40056	40077	40222	
	40025	40032	40059	40205	40223	

Table #13(T) Territory Definitions

Territory Definitions in Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>23</b> (Cont'd)	40224	40245	40255	40299		
	40241	40250	40257			
	40242	40252	40261			
	40243	40253	40269			
<b>24</b>	40109	40259	40281			
	40118	40266	40282			
	40219	40268	40283			
	40258	40272				
<b>25</b>	40129	40213	40229	40285	40294	
	40202	40217	40231	40287	40295	
	40204	40218	40232	40289	40296	
	40206	40221	40233	40290	40297	
	40208	40225	40270	40292	40298	
	40209	40228	40280	40293		
<b>26</b>	40201	40211				
	40203	40212				
	40210	40251				
<b>27</b>	40214	40216				
	40215	40256				
<b>28</b>	40312	40385	40405	40472		
	40336	40391	40410	40475		
	40340	40392	40444	40476		
	40353	40403	40448	40484		
	40356	40404	40461	40516		
<b>29</b>	40310	40357	40422	40513	40601	40620
	40324	40361	40423	40514	40602	40621
	40330	40362	40452	40515	40603	40622
	40339	40383	40504	40533	40604	41031
	40347	40384	40509	40544	40618	
	40348	40390	40510	40591	40619	
<b>30</b>	40502	40522				
	40503	40523				
	40517	40524				
<b>31</b>	40505	40512	40555	40578	40583	
	40506	40526	40574	40579	40588	
	40507	40536	40575	40580	40598	
	40508	40546	40576	40581		
	40511	40550	40577	40582		
<b>32</b>	40701	40741	40759	40944	41713	41766
	40702	40742	40769	40951	41719	41775
	40724	40743	40771	40962	41723	41776
	40730	40744	40868	40972	41729	41778
	40734	40745	40906	40979	41749	
	40737	40750	40932	41701	41751	
	40740	40755	40941	41702	41764	
<b>33</b>	41001	41075				
	41007	41076				
	41059	41085				

Table #14(T) Territory Definitions

Territory Definitions in Numerical Order By Territory Code						
Territory	ZIP Codes					
<b>33</b>	41099					
<b>(Cont'd)</b>						
<b>34</b>	41005	41018	41048	41073	45275	
	41011	41019	41051	41074	45999	
	41012	41021	41053	41080		
	41014	41022	41063	41091		
	41015	41025	41071	41092		
	41016	41042	41072	41094		
<b>35</b>	41017					
<b>36</b>	40763	40902	41164	41451	41604	41777
	40801	40903	41168	41472	41605	41804
	40803	40913	41169	41477	41606	41810
	40806	40915	41173	41503	41612	41812
	40807	40921	41183	41512	41615	41815
	40808	40923	41201	41513	41619	41817
	40810	40927	41203	41514	41622	41819
	40813	40930	41204	41517	41630	41821
	40815	40935	41214	41519	41631	41822
	40816	40939	41216	41520	41632	41824
	40818	40940	41219	41524	41635	41825
	40819	40943	41222	41527	41636	41826
	40820	40946	41224	41528	41640	41828
	40823	40949	41226	41531	41642	41831
	40824	40953	41230	41535	41643	41832
	40826	40955	41231	41537	41645	41833
	40827	40958	41232	41538	41647	41834
	40828	40964	41234	41539	41650	41835
	40829	40965	41238	41540	41651	41836
	40830	40977	41240	41543	41655	41837
	40831	40982	41250	41544	41659	41838
	40840	40988	41254	41547	41660	41839
	40843	40995	41255	41548	41663	41840
	40844	40997	41256	41549	41666	41843
	40845	41101	41257	41553	41667	41844
	40847	41102	41260	41554	41669	41845
	40849	41105	41262	41555	41725	41847
	40854	41114	41263	41557	41731	41848
	40855	41121	41264	41558	41735	41849
	40856	41128	41265	41563	41740	41855
	40858	41129	41267	41564	41743	41858
	40862	41132	41268	41566	41746	41859
	40863	41139	41271	41567	41759	41861
	40865	41142	41274	41568	41760	41862
	40870	41144	41408	41572	41763	
	40873	41146	41413	41602	41773	
	40874	41149	41421	41603	41774	
<b>37</b>	41464	41534	41562	41621		
	41501	41542	41571	41649		
	41502	41559	41601	41653		
	41522	41560	41607			
	41526	41561	41616			
<b>38</b>	41339	41465				
	41390					
	41426					

Table #15(T) Territory Definitions

Territory Definitions in Numerical Order By Territory Code							
Territory	ZIP Codes						
<b>39</b>	42001	42039	42066	42217	42325	42440	
	42002	42040	42069	42220	42327	42441	
	42003	42041	42070	42221	42350	42442	
	42020	42044	42071	42223	42352	42444	
	42021	42045	42076	42232	42355	42445	
	42022	42047	42078	42234	42366	42450	
	42023	42048	42079	42236	42371	42452	
	42024	42049	42081	42240	42372	42453	
	42025	42050	42082	42241	42376	42455	
	42027	42051	42083	42254	42378	42456	
	42028	42053	42085	42256	42404	42459	
	42029	42054	42086	42262	42408	42460	
	42031	42055	42087	42265	42409	42461	
	42032	42056	42088	42266	42410	42462	
	42033	42058	42204	42273	42411	42463	
	42035	42060	42206	42276	42413	42464	
	42036	42061	42211	42280	42431		
	42037	42063	42215	42286	42436		
	42038	42064	42216	42322	42437		
	<b>40</b>	42101	42120	42135	42252		
42102		42122	42170	42274			
42103		42128	42202	42275			
42104		42134	42210				
<b>41</b>	42130	42151	42602	42717	42753		
	42131	42152	42603	42720	42759		
	42133	42153	42629	42728			
	42140	42157	42633	42741			
	42141	42167	42642	42742			
	42142	42518	42715	42743			
<b>42</b>	42301	42334	42406	42457			
	42302	42356	42419	42458			
	42303	42377	42420				
	42304	42402	42451				

Table #16(T) Territory Definitions

## KENTUCKY - Annual Base Rates

<b>Territory</b>	<b>Combined Single Limit</b>	<b>Bodily Injury</b>	<b>Property Damage</b>	<b>Personal Injury Protection</b>	<b>Comp</b>	<b>Collision</b>
Central Non-Metro NE 21	245	89	56	85	178	352
Elizabethtown / Radcliff 22	256	109	70	85	208	458
NW Louisville 23	265	109	76	76	155	419
SW Louisville 24	401	205	83	167	185	528
S Louisville 25	340	159	81	125	155	500
W Louisville 26	652	357	106	438	207	845
W Louisville 27	475	249	90	232	165	584
Richmond / Winchester 28	230	95	66	92	139	419
Geargetown / Frankfort / Danville 29	209	78	67	67	124	401
S Lexington 30	227	78	79	66	89	401
Lexington 31	279	117	79	107	119	461
Corbin / London NE 32	315	166	57	156	197	447
Independence / S Cincinnati Metro 33	182	61	64	44	128	359
Florence / W Cincinnati Metro 34	187	61	68	51	128	384
Independence / S Cincinnati Metro 35	180	58	65	40	92	352
Ashland / West Virginia Border 36	272	146	47	138	210	412
Pikeville / Prestonburg 37	340	193	50	185	175	419
Salyersville / Falcon 38	322	190	40	196	294	461
Far West / Mayfield / Hopkinsville 39	245	70	64	70	178	352
Bowling Green 40	189	81	68	75	165	412
Albany / Glasgow / South Central Border 41	187	79	50	82	299	412
Henderson / Owensboro 42	189	70	63	59	182	387

## KENTUCKY – Annual Base Rates

### Uninsured Motorists Combined Single Limit

<b>Territories 24-27, 32, 36-38</b>	
Limit	Per Policy
60,000	112
75,000	123
100,000	140
200,000	178
300,000	195
500,000	214
1,000,000	234

<b>Territories 21-23, 28-31, 33-35, 39-42</b>	
Limit	Single Car
60,000	32
75,000	35
100,000	40
200,000	51
300,000	56
500,000	61
1,000,000	67

### Uninsured Motorists Split Limit

<b>Territories 24-27, 32, 36-38</b>	
Limit	Per Policy
25/50,000	78
50/100,000	108
100/200,000	146
100/300,000	147
250/500,000	191
300/300,000	195
500/500,000	214
500/1000,000	216
1000/1000,000	234

<b>Territories 21-23, 28-31, 33-35, 39-42</b>	
Limit	Single Car
25/50,000	22
50/100,000	31
100/200,000	42
100/300,000	42
250/500,000	54
300/300,000	56
500/500,000	61
500/1000,000	61
1000/1000,000	67

## KENTUCKY – Annual Base Rates

### Underinsured Motorists Combined Single Limit

<b>Territories 24-27, 32, 36-38</b>	
Limit	Per Policy
60,000	198
75,000	231
100,000	277
200,000	396
300,000	466
500,000	551
1,000,000	657

<b>Territories 21-23, 28-31, 33-35, 39-42</b>	
Limit	Single Car
60,000	98
75,000	115
100,000	138
200,000	196
300,000	231
500,000	273
1,000,000	326

### Underinsured Motorists Split Limit

<b>Territories 24-27, 32, 36-38</b>	
Limit	Per Policy
25/50,000	101
50/100,000	178
100/200,000	284
100/300,000	286
250/500,000	440
300/300,000	466
500/500,000	551
500/1000,000	555
1000/1000,000	657

<b>Territories 21-23, 28-31, 33-35, 39-42</b>	
Limit	Single Car
25/50,000	50
50/100,000	88
100/200,000	141
100/300,000	142
250/500,000	218
300/300,000	231
500/500,000	273
500/1000,000	275
1000/1000,000	326



PERSONAL VEHICLE MANUAL  
**KENTUCKY RATE APPENDIX**  
 Semi-Annual Premium – All Territories

**23. OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE**

Coverage	Cost Per Auto
\$ 40/1,200	\$ 17
50/1,500	22
75/2,250	33

**24. TOWING AND LABOR COSTS COVERAGE**

Limit Per Disablement	Cost Per Vehicle
\$ 25	N/A
50	5
75	8
100	10

Limit Per Disablement	Cost Per Motor Home
\$ 150	N/A
200	N/A
250	N/A

**25. INCREASED LIMITS FOR EXCESS ELECTRONIC EQUIPMENT COVERAGE**

Maximum Limit Of Liability For Excess Electronic Equipment	Loss Cost Per Auto
\$ 1,500	\$ 35
2,000	60
2,500	85
3,000	110
3,500	135
4,000	150
4,500	175
5,000	200

For limits in excess of \$5,000, refer to company.

**26. TAPES, RECORDS, DISCS AND OTHER MEDIA COVERAGE**

Limit Of Coverage	Annual Loss Cost Per Auto
\$ 200	\$ 15

**27. EXCESS CUSTOM EQUIPMENT COVERAGE**

Maximum Limit Of Liability For Excess Custom Equipment	Loss Cost Per Auto
\$ 2,000	\$ 60
3,000	90
4,000	120
5,000	150
6,000	180
7,000	210
8,000	240
9,000	270
10,000	300

For limits in excess of \$10,000, charge an additional \$10 per \$1,000 of coverage.

**28. LIMITED MEXICO COVERAGE**

Annual Loss Cost
N/A

**29. TRIP INTERRUPTION COVERAGE**

Limit Of Coverage	Annual Loss Cost Per Auto
\$ N/A	N/A

**36. KEY REPLACEMENT AND RELATED SERVICES COVERAGE**

Limit Of Coverage	Annual Loss Cost Per Auto
\$ N/A	N/A

**37. CHILD RESTRAINT SYSTEM COVERAGE**

Limit Of Coverage	Annual Single Car Loss Cost	Annual Multi-Car Loss Cost
\$ N/A	N/A	N/A

PERSONAL VEHICLE MANUAL  
**KENTUCKY RATE APPENDIX**  
 Semi-Annual Premium – All Territories

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**38. PET INJURY COVERAGE**

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Number of Vehicles	Annual Loss Cost By Limit		
	\$ 500	\$ 1,000	\$ 2,000
1	\$ N/A	\$ N/A	\$ N/A
2	N/A	N/A	N/A
3	N/A	N/A	N/A
4 or more	N/A	N/A	N/A

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**42. PERSONAL PROPERTY COVERAGE**

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Limit Of Coverage	Annual Loss Cost
\$ 5,000	\$ N/A
10,000	N/A

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**63. SNOWMOBILES**

---

Coverages	Deductible	Loss Cost Per \$100
Comprehensive	\$ 500	\$ N/A
Collision	500	N/A

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**64. ALL-TERRAIN VEHICLES**

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Coverages	Deductible	Loss Cost Per \$100
Comprehensive	\$ 500	\$ N/A
Collision	500	N/A

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**65. DUNE BUGGIES**

---

Coverages	Deductible	Loss Cost Per \$100
Comprehensive	\$ 500	\$ N/A
Collision	500	N/A

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**66. GOLF CARTS**

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Coverages	Deductible	Loss Cost Per \$100
Comprehensive	\$ 500	\$ N/A
Collision	500	N/A

**FARMERS MUTUAL HAIL**

**PERSONAL VEHICLE MANUAL  
KENTUCKY RATE APPENDIX  
Semi-Annual Premium – All Territories**

**4. DESCRIPTION OF COVERAGES**

Add the following loss costs per policy, depending on the option chosen, regardless of the number of vehicles insured under the policy.

<b>ADDED PERSONAL INJURY PROTECTION</b>	
<b>Option</b>	<b>Additional Loss Cost (per policy)</b>
1	\$ 55
2	98
3	141
4	174

**PIP - Named Individuals**

The PIP additional loss cost for a Named Individual who regularly uses the auto is \$ N/A.

**10. RATING TERRITORIES**

The loss costs for \$1,000 Medical Payments coverage are:

<b>MEDICAL PAYMENTS COVERAGE</b>	
Territory 21	\$ N/A
Territory 22	N/A
Territory 23	N/A
Territory 24	N/A
Territory 25	N/A
Territory 26	N/A
Territory 27	N/A
Territory 28	N/A
Territory 29	N/A
Territory 30	N/A
Territory 31	N/A
Territory 32	N/A
Territory 33	N/A
Territory 34	N/A
Territory 35	N/A
Territory 36	N/A
Territory 37	N/A
Territory 38	N/A
Territory 39	N/A
Territory 40	N/A
Territory 41	N/A
Territory 42	N/A

**61. TRAILERS AND CAMPER BODIES**

<b>ALL OTHER TRAILERS</b>		
<b>Coverage</b>	<b>Deductible</b>	<b>Loss Cost Per \$100</b>
Comprehensive	\$ 500	\$ N/A
Collision	500	N/A