

PERSONAL VEHICLE MANUAL

RULE NUMBERS AND SUBJECTS

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2. Personal Auto Policy – Eligibility
3. Premium Determination
4. Classifications
5. Safe Driver Insurance Plan (SDIP)
6. Model Year/Age Groups for Comprehensive and Collision Coverages
7. Minimum Premium Rule
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1. DEFINITIONS

A. PRIVATE PASSENGER AUTO

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of a 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 10,000 lbs. or less, or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification section; and
 - b. Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
 - (2) For farming or ranching.

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 **a.** and **b.** above; and
 - b. Coverage is limited in accordance with the Federal Employees Using Autos in Government Business Endorsement.
3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. It is principally garaged on a farm or ranch, and
 - b. It otherwise meets the definitions in **1.** and **2.** above.

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

C. LIABILITY as used in this manual refers only to Bodily Injury and Property Damage coverages.

D. SINGLE LIMIT LIABILITY as used in this manual refers to one limit of liability that covers both Bodily Injury and Property Damage.

E. COMPREHENSIVE (OTC) COVERAGE or Other Than Collision coverage (OTC) as used in this manual refers to other than collision damage to a motor vehicle.

F. OWNED as used in this manual includes:

1. An auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the Additional Insured-Lessor Endorsement.
2. A vehicle owned by a trust, Refer to Rule 2.D. for eligibility requirements applicable to vehicles owned by a trust.

G. GROSS VEHICLE WEIGHT RATING as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

2. PERSONAL AUTO POLICY - ELIGIBILITY

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

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

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

1. Resident relatives other than husband and wife;
2. Resident individuals; or
3. Non-resident relatives, including non-resident husband and wife;

- if:
- a. They are written on a specified auto basis, and
 - b. The Joint Ownership Coverage Endorsement is attached. Refer to the endorsement for the extent of coverage.

NOTE: *The company 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.*

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2. PERSONAL AUTO POLICY - ELIGIBILITY - Continued

- C.** A Personal Auto Policy shall be used to afford coverage to motor homes or other similar type vehicles if:
1. They are written on a specified vehicle basis,
 2. They are owned by:
 - a. An individual;
 - b. A husband and wife;
 - c. Two or more relatives other than husband and wife; or
 - d. Two or more resident individuals; and
 3. Coverage is limited in accordance with the Miscellaneous Type Vehicle Endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to:
1. Private passenger autos and motor vehicles considered as private passenger autos in Rule 1.; and
 2. Motor homes or other similar types of vehicles;
- if the title to the vehicle(s) has been transferred to a trust, subject to the following requirements:
1. Requirements
 - a. The grantor of the trust must be:
 - (1) An individual or a husband and wife; and
 - (2) The only Named Insured shown in the Declarations.
 - b. All vehicles insured under the policy must be owned by the trust.
 - c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program.
 2. Endorsement
Attach the Trust Endorsement to the policy.

3. PREMIUM DETERMINATION

Single Limit of Liability, or Bodily Injury Liability and Property Damage Liability; Medical Payments; Comprehensive (OTC) and Collision premiums are determined as follows:

A. REFER TO THE CLASSIFICATION RULE to determine the applicable Classification, Rating Factor and Statistical Code.

B. MODEL YEAR & SYMBOL DETERMINATION

1. **Refer to the Model Year/Age Group Rule** to determine the model year/age of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.
2. **If no Rating Symbol is shown** in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Section displays a rating symbol for the Prior Model Year version of the same vehicle, use the Prior Model Year's rating symbol for the new model year vehicle.
 - b. If the S&I Section does NOT display a rating symbol for the Prior Model Year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.

C. REFER TO TERRITORY DEFINITIONS to determine the territory code for the location where the auto is principally garaged.

NOTE:

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

D. REFER TO THE RATE PAGES to determine base rates for the desired coverage for the appropriate territory.

E. THE PREMIUM FOR EACH COVERAGE is determined by multiplying the base rate by the appropriate rating factors. Refer to Rule 4. to determine whether Primary Rating Factor Table 1 or Table 2 applies for the territory in which the auto is principally garaged.

Due to rounding, the manual premium calculation may differ slightly from the computer calculated rate. Contact the Home Office for exact calculation and rounding procedures.

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4. CLASSIFICATIONS

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

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

Refer to the Classification Tables for the Primary and Secondary Classification Rating Factors and Statistical Codes that apply.

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

1. PRIMARY CLASSIFICATION

- a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto and the eligibility of youthful operators for the Driver Training and/or Good Student Classifications, and
- b. Determine the applicable factor from the Primary Classification Rating Factor Table 1 or Table 2 according to the territory in which the auto is principally garaged.

Territories are assigned to Primary Rating Factor Tables as follows:

Table 1 – All Territories not listed under Table 2
Table 2 – Territories 02, 12, 13, 31 and 36.

2. SECONDARY CLASSIFICATIONS

- a. Determine if the auto is:
 - (1) A single car, or
 - (2) Part of a multi-car risk.
- b. Refer to the Safe Driver Insurance Plan (SDIP) to classify operators according to the provisions of the Plan.
- c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.

3. CLASSIFICATION CHANGES

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

EXCEPTIONS:

- a. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
- b. A policy shall **not** be changed mid-term to effect a change in the Driving Record Sub-Classification.
- c. A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

B. A PRIVATE PASSENGER AUTO(s) owned by a Farm Family Co-Partnership, or Farm Family Corporation and covered by a Personal Auto Policy, and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule 4.A., provided that vehicle is:

1. Not experience rated, and
2. Not used in an occupation other than farming or ranching, or
3. Used only in driving to or from work.

C. DEFINITIONS

1. USE CLASSIFICATIONS

- a. **BUSINESS USE** means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. **FARM USE** means the auto is principally garaged on a farm or ranch, and
 - (1) It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - (2) It is not customarily used in any occupation other than farming or ranching.
- c. **PLEASURE USE** means:
 - (1) **NO BUSINESS USE.**
 - (2) **PERSONAL USE** including driving to or from work or school:
 - (a) Less than 3 road miles one way; or
 - (b) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.

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4. CLASSIFICATIONS - continued

d. **WORK LESS THAN 15 MILES** means:

- (1) **NO BUSINESS USE.**
- (2) **PERSONAL USE** including driving to or from work or school:
 - (a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.

e. **WORK 15 OR MORE MILES** means:

- (1) **NO BUSINESS USE.**
- (2) **PERSONAL USE** including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.

f. **AN AUTO DRIVEN PART WAY TO OR FROM WORK OR SCHOOL**, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

g. **PLEASURE USE** applies to a **CLERGYMAN'S** vehicle provided there is no youthful operator or other outside employment use of that same vehicle.

LIABILITY

h. **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, SEX AND MARITAL STATUS CLASSIFICATIONS

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

- (1) **YOUTHFUL UNMARRIED MALE OPERATOR** - unmarried male under 25 years of age who is not an owner or principal operator;
- (2) **YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR** - unmarried male under 30 years of age who is an owner or principal operator;

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

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

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

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

b. **NO YOUTHFUL OPERATOR** means:

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

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

- (a) Operator Age 30-39
- (b) Operator Age 40-49
- (c) Operator Age 50-64
- (d) Operator Age 65-74
- (e) Operator Age 75-79
- (f) Operator Age 80-84
- (g) Operator Age 85 or Over
- (h) All Other Operators Age 25-29 but who are not eligible for any Youthful Operator classification.

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

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

e. **RESIDENT** means anyone residing in the same household.

EXCEPTIONS:

- (1) 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.
- (2) If a **YOUTHFUL UNMARRIED FEMALE OPERATOR** or a **YOUTHFUL UNMARRIED MALE OPERATOR** is a **STUDENT** residing at an educational institution **OVER 100 ROAD MILES** from the auto's place of principal garaging, the auto is rated as if the student is **MARRIED**.

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4. CLASSIFICATIONS - continued

3. SINGLE CAR AND MULTI-CAR RISKS: OPERATOR ASSIGNMENT RULE

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

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

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

(1) **Single Car Risks** – The youthful operator with the highest Primary Rating Factor shall apply.

(2) **Multi-Car Risks**

- (a) Assign each youthful principal operator to the auto he/she principally operates. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest Total Base Premium.
- (b) Assign other youthful operator to the remaining autos as follows:
 - (i) Determine the pleasure use Primary Rating Factors of all operators.
 - (ii) Assign the youthful operators to remaining autos in the order of the highest rated youthful operator to the auto with the highest Total Base Premium.
 - (iii) After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

(c) After all youthful operators have been assigned to autos according to (a) and (b) above, assign the appropriate No Youthful Operator classification to remaining autos equal to the number of operators insured on the policy. Use the following operator assignment criteria:

- (i) Establish the auto's classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest Primary Rating Factor.
- (ii) 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.
- (iii) Excess Autos – Classify autos in excess of the number of operators as follows:
 - (a) If all operators on the policy are age 40 - 74, the Excess Autos 2 (All Operators Age 40 - 74) classification shall apply to the autos in excess of the number of operators.
 - (b) If not all operators on the policy are age 40 - 74, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.
- (d) If the number of autos exceeds the number of operators, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators.

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

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

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

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

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4. CLASSIFICATIONS - continued

- (b) Determine the classification rating factor for each auto as follows:
 - (i) If only one operator has been assigned to an auto, use that operator to establish the classification rating factor for the auto, except as noted in (ii) which follows.
 - (ii) If an operator is assigned to two or more autos and is the only operator assigned to those autos, use that operator to classify the auto with the highest Total Base Premium that the individual operates.
 - (iii) An operator who is used to establish an auto's classification rating factor shall not be used to classify any other auto insured on the policy.
 - (iv) If more than one operator has been assigned to an auto, establish the classification rating factor based on the driver who most frequently operates the auto. If two or more drivers operate one auto equally, establish the classification rating factor based on the driver with the highest Primary Rating Factor.
 - (v) Any remaining operators are assigned to remaining autos in the order of the highest rated operator to the auto with the highest Total Base Premium.
 - (c) If the number of autos exceeds the number of operators, refer to Rule **4.C.3.c.(3)** to classify autos in excess of the number of operators insured on the policy.
 - (3) **Excess Autos** - Classify autos in excess of the number of operators as follows:
 - (a) If all operators on the policy are age 40 - 74, the Excess Autos 2 (All operators Age 40 - 74) classification shall apply to the autos in excess of the number of operators unless the use of the auto is Farm Use. If Farm Use classify excess autos Farm Use based on the age of the highest rated operator.
 - (b) If not all operators on the policy are age 40 - 74, the Excess Autos 1 classification shall apply to the autos in excess of the number of operators unless the use of the auto is Farm Use. If Farm Use classify excess autos Farm Use based on the age of the highest rated operator.
 - d. **MULTI-CAR DISCOUNT** - The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more relatives or resident individuals, and two or more autos are insured on the same policy for any of the following coverages: Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (OTC) or Collision.
 - e. **TOTAL BASE PREMIUM** is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (OTC) and Collision coverages that apply to the auto.
4. **DRIVER TRAINING** - The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully met the following standards:
- a. They must have secured and held in good standing, an Instruction Permit for at least 182 days, and;
 - b. Secured an Intermediate License by demonstrating 40 hours of supervised driving time which includes 10 hours of night driving time and passing all testing requirements, or;
 - c. Hold a valid Full Driver's License.
 - d. **SATISFACTORY EVIDENCE** is presenting a copy of the valid Intermediate or Full Driver License to your agency representative to demonstrate fulfillment of the requirements in a. and b., or c. above.

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4. CLASSIFICATIONS - Continued

5. GOOD STUDENT

The applicable Good Student Classification applies provided:

- a. The owner or operator is a full time High School, College or University Student.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - (1) Is in the upper 20% of his/her class scholastically, or,
 - (2) Maintains a "B" average, or its equivalent. If the letter grading system can not 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 the scholastic standing of the student can not be effected between anniversary dates of the policy.

6. VEHICLES EQUIPPED WITH ANTI-THEFT DEVICES

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

- a. A hood lock which can be released only from inside the vehicle, and
- b. A device meeting the criteria of either Paragraph 1. or 2. below.

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

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

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

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

2. Passive Disabling Devices (Cov Code 3)

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

7. SAFETY EQUIPMENT DISCOUNTS

a. Passive Restraint Discount

The following discounts apply to Medical Payments. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either paragraph (1) or (2) below:

- (1) 20% discount shall be afforded when the restraint is installed in the driver-side-only position.
- (2) 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

b. Anti-Lock Braking System Discount

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

8. PICKUPS AND VANS

a. **Liability and Physical Damage:** Rate as private passenger. For non-symbolized pickups, determine a symbol based on original cost new from the Tables on Pages G-24 or G-25 of this manual.

b. **Coverage for caps, covers or bedliners** on a pickup is provided without additional premium charge and without specific description of the cap, cover or bedliner.

c. **Camper bodies with or without facilities for cooking or sleeping:** Rate as a separate item. Refer to the Rule 19. Miscellaneous types.

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4. CLASSIFICATIONS - Continued

9. 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 (OTC) 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.

NOTE: *A Tenant Homeowner Form-4 policy will not be eligible.*

- 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.)

10. 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 it's 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.*

5. SAFE DRIVER INSURANCE PLAN (SDIP)

A. ELIGIBILITY - An auto is eligible for rating under this Plan if it is:

1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.
2. Owned by a family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching.

Exception: *The SDIP does not apply to vehicles rated under the Miscellaneous Type section or the Farm Trucks sections of this manual.*

PERSONAL VEHICLE MANUAL

5. SAFE DRIVER INSURANCE PLAN (SDIP) - Continued

B. DEFINITIONS

1. DRIVING RECORD POINTS

a. CONVICTIONS

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

- (1) Four (4) points are assigned for conviction of:
 - (a) Driving while under the influence of alcohol or drugs.*
 - (b) Any other moving motor vehicle violations involving possession, disbursement, or use of alcohol or drugs.*
 - (c) Refusal to take alcohol or drug test.
 - (d) Evading or fleeing from police to avoid arrest.
 - (e) Failure to stop and report when involved in an accident.
 - (f) Homicide or assault arising out of the operation of a motor vehicle.
 - (g) Reckless driving
 - (h) Racing
 - (i) Driving while license is suspended, revoked, or denied.
 - (j) Felony involving use of motor vehicle.

*If at-fault accident and alcohol or drug conviction occur at same time, charge for both.

- (2) Three (3) points are assigned for conviction of:
 - (a) Careless/Exhibition/Negligent Driving
 - (b) Passing stopped school bus
 - (c) Driving on the wrong side of road
 - (d) Driving wrong way on one way street
 - (e) Failure to have vehicle under control
 - (f) Operating without a valid drivers license
 - (g) The accumulation of points under a State Point System resulting in suspension or revocation of an operator's license.
- (3) Two (2) points are assigned for conviction of any other moving traffic violation resulting in suspension or revocation of an operator's license.
- (4) One (1) point is assigned for each additional conviction of a moving motor vehicle violation not listed in (1), (2) or (3) above **in excess of one.**

b. ACCIDENTS

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

- (1) Two (2) points are assigned for each auto accident that results in:
 - (a) Bodily injury, or death; or
 - (b) Total damage to all property including his/her own in excess of \$2,000.
- (2) One (1) point is assigned for each auto accident that results in total damage to all property including his or her own that is less than the \$2,000 threshold reflected above.

PERSONAL VEHICLE MANUAL

5. SAFE DRIVER INSURANCE PLAN (SDIP) - Continued

EXCEPTIONS:

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
2. No points are assigned for accidents occurring under the following circumstances:
 - (a) Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
 - (b) Applicant, owner or other resident operator involved in an accident is (a) determined to be 50% or less negligent, or (b) reimbursed for 50% or more of his or her damages by, or on behalf of, persons involved in the accident.
 - (c) Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
 - (d) Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
 - (e) The insured automobile was damaged as a result of contact with a "hit-and-run" driver, if the insured or other operator so reports the accident to the proper authorities within twenty-four (24) hours after the discovery of the accident; or
 - (f) Accidents involving damage by contact with animals or fowl; or
 - (g) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
 - (h) Accidents occurring as a result of the operation of any automobile in response to an emergency if the operator at the time of accident was responding to a call of duty as 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) Driving record points which result from convictions or accidents shall not be applied to Comprehensive (OTC) premium.
- (j) Accidents resulting only in damage to insured's own property when no claim is made.

c. INEXPERIENCED OPERATOR

- (1) If the principal or occasional operator of the auto has no points assigned for an accident or conviction but has been licensed less than two years, two (2) points are assigned. Sub-Classification 2 applies.
- (2) If the principal or occasional operator of the auto has no points assigned for an accident or conviction and has been licensed more than two years but less than three years, one (1) point is assigned. Sub-Classification 1 applies.
 - (a) If the principal or occasional operator of the auto has been licensed for less than three years but **HAS** points assigned for an accident or conviction, assign points **only** for the accident or conviction, **NOT** for the principal or occasional operator's inexperience.
 - (b) If the principal or occasional operator does not qualify for Inexperienced Operator points assignment in accordance with (1) above assign points **only** for the accident or conviction.
- (3) If the principal or occasional operator qualifies for Inexperienced Operator points assignment but the policy also insures other operators who have points assigned for accidents or convictions, Sub-Classifications 3,4,5,6,7 or 8 apply.

d. REFUND OF SURCHARGED PREMIUM

If points have been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident plus 9% interest on the overcharged amount.

2. EXPERIENCE PERIOD

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

PERSONAL VEHICLE MANUAL

5. SAFE DRIVER INSURANCE PLAN (SDIP) - Continued

C. DRIVING RECORD SUB-CLASSIFICATION

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

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8 or more	8

D. MULTI-CAR RISK

Any points developed under SDIP shall apply to the automobile that the regular or occasional operator is assigned to, as shown under the Multi-Car Section in the Secondary Table. Points may only be accumulated when the number of drivers exceeds the number of automobiles.

TOTAL BASE PREMIUM is the sum of the base premium for Single Limit Liability or Bodily Injury and Property Damage Liability; Medical Payments; Comprehensive (OTC) and Collision Coverages that apply to the auto.

E. ADMINISTRATION OF SDIP

1. NEW BUSINESS

- Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant after inclusion of current Motor Vehicle record information.
- The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

2. RENEWAL BUSINESS

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

- Company's own records; or
- Motor Vehicle records; or
- An application signed by the applicant and producer.

6. MODEL YEAR/AGE GROUPS FOR COMPREHENSIVE (OTC) AND COLLISION COVERAGES

A. WHERE MODEL YEAR IS USED IN RATING:

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

B. WHERE AGE IS USED IN RATING:

1. AGE IS DETERMINED AS FOLLOWS:

Age Group	Definition
1	Autos of current model year*
2	Autos of the preceding year
3	Autos of second preceding year
4	Autos of third preceding year
5	Autos of fourth preceding year
6	Autos of fifth preceding year
7	Autos of sixth preceding year
8	Autos of seventh preceding year
9	Autos of eighth preceding year
10	Autos of ninth preceding year
11	Autos of tenth preceding year
12	Autos of 1990 – 2010 of 11 th + preceding year
13	Autos of 1989 and prior model years

*The current model year as used in this section, changes effective October 1 of each calendar year regardless of the actual introduction of the makes and models.

- REBUILT OR STRUCTURALLY ALTERED AUTOS** - the age of the chassis determines the age of the autos.

7. MINIMUM PREMIUM RULE

All PREMIUM CHARGES shall be calculated on a Pro Rata basis.

8. POLICY PERIOD

No policy shall be written for other than a semi-annual term.

PERSONAL VEHICLE MANUAL

9. CHANGES

- A.** All changes requiring **PREMIUM ADJUSTMENTS SHALL BE COMPUTED PRO RATA.**
- B.** If an auto, operator or a form of coverage that was **CANCELLED** from a policy **AT THE REQUEST OF THE INSURED IS REINSTATED WITHIN 30 DAYS**, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. MINIMAL PREMIUM ADJUSTMENTS**
1. If an outstanding policy is amended and results in a premium adjustment of less than \$7.00, the amount may be waived.
Except that actual return premium shall be returned at the request of the insured.
 2. Companies need not refund premium of less than \$7.00, if the insured requests the following:
 - a. Cancellation of coverage,
 - b. Reduction of limits of liability, or
 - c. Increase in deductible,**Except that actual return premium shall be returned at the request of the insured.**

10. CANCELLATION

- A.** If a policy, vehicle or form of coverage is cancelled the return premium shall be calculated on a pro rata basis, whether request by the company or the Insured.
- B.** Instructions for determining an approximate **PRO RATA FACTOR:**
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, 2006 is designated as 2006.181.
 2. In like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
 3. The difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.

10. CANCELLATION - continued

EXAMPLE:

Cancellation date May 19, 2006	2006.381
Effective date March 2, 2006	2006.167
	.214

For a **6 Month Term Policy**: Multiply .214 by 2. (.214 x 2 = .428). Earned premium will be .428 times the semi-annual term premium or change amount on an individual coverage level.

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.

REFER TO PRO RATA TABLE DIRECTLY FOLLOWING THIS SECTION.

11. PREMIUM ROUNDING RULE

The premium for each exposure shall be rounded to the nearest penny separately for each coverage provided by the policy.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations.

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 car basis, and (2) for all other auto business.

PERSONAL VEHICLE MANUAL

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

A. 2011 AND SUBSEQUENT MODEL YEARS – Symbol 70+ Vehicles – (need prior approval)

The Base Rates for Symbol 1 through 70 Vehicles are shown in the table on page G-24.

B. 1990 - 2010 MODEL YEARS – Symbol 27 Vehicles – (need prior approval)

The Rate Factors for Symbol 1-26 Vehicles are shown in the table on page G-25.

C. 1989 AND PRIOR MODEL YEAR VEHICLES

**** Current Underwriting Rules require newly acquired vehicles 1989 and prior, desiring Physical Damage coverage, to be rated as Antique Autos (19. Miscellaneous types C.) or Classic Autos (19. Miscellaneous types D.). See page G-20.**

D. 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.

13. SUSPENSION

This option is not used. Requests are reviewed to delete coverage and re-add as outlined in **Section 9. CHANGES**.

14. MISCELLANEOUS COVERAGES

A. UNINSURED MOTORISTS COVERAGE

BODILY INJURY

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

RATES

The rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists Coverage rates are provided for the following risks.

- (1) Single Car Risk
- (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

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

B. UNDERINSURED MOTORISTS COVERAGE

1. Basic Limits

Protection for this coverage up to the Financial Responsibility law limits is provided under the Uninsured Motorists Coverage endorsement.

2. Increased Limits

Increase limits of Underinsured Motorists coverage may be afforded under the following conditions:

- a. Only if increased limits Uninsured Motorists coverage is afforded.
- b. Increased limits Uninsured and Underinsured Motorists insurance must be afforded at the same limits.
- c. Underinsured Motorists coverage must apply to all vehicles under the policy.
- d. The Underinsured Motorists coverage endorsement must be attached.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES - Continued

3. Rates

(a) Rates are displayed on the rate pages. Underinsured Motorists Coverage rates are provided for the following risks:

- (1) Single Car Risk
- (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

(b) The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

C. DEDUCTIBLE INSURANCE

1. **Deductible Liability Insurance** is not available for vehicles classified and rated according to the rules of this manual.
2. **Comprehensive (OTC) Deductible for Which No Premium is Shown**

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

Full Coverage	200%
50 Deductible	178%
100 Deductible	162%
200 Deductible	140%
250 Deductible	130%
1,000 Deductible	80%
1,500 Deductible	70%
2,000 Deductible	60%
2,500 Deductible	50%

NOTE:

Optional Comprehensive (OTC) deductibles of \$50 and \$100 are available for renewal policies only.

3. Collision Deductible for Which No Premium is Shown

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

100 Deductible	150%
200 Deductible	130%
250 Deductible	125%
1,000 Deductible	82%
1,500 Deductible	72%
2,000 Deductible	62%
2,500 Deductible	53%

NOTE:

Optional Collision deductibles of \$100, \$200 and \$250 are available for renewal policies only.

D. OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE

1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the following limits:

Coverage	Annual Rate Per Auto
\$ 30/900 40/1200 50/1500	Refer to Rate Pages

2. **Rating**

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

Refer to the rate pages for the annual rate per auto for the specified limits.

3. **Endorsement**

Attach the Optional Limits Transportation Expenses Coverage Endorsements to the policy.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

E. TOWING AND LABOR COSTS

1. This coverage can only be written when the Comprehensive (OTC) feature is also included on the same vehicle.
2. This coverage may be written only for Private Passenger Autos.
3. **Rate**
Refer to the Miscellaneous Coverage rate pages for limit per disablement options and applicable rates.
4. **Endorsement**
Attach the Towing and Labor Costs Coverage Endorsement to the policy.

F. EXCESS ELECTRONIC EQUIPMENT COVERAGE

1. COVERAGE

When Collision or Other Than Collision Coverage is purchased, corresponding coverage for 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 provided under the policy without additional premium charge.

Such equipment includes, but is not limited to:

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

However, 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 sub-limit of \$1,000. This sub-limit may be increased to any one of the limits shown below.

2. RATING

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.

Maximum Limit of Liability for Excess Sound Reproducing Equipment	Premium Per Auto
\$ 1,500	Refer to Rate Pages
2,000	
2,500	
3,000	
3,500	
4,000	
4,500	
5,000	
Limits in excess of \$5,000 require underwriting review and approval.	

3. ENDORSEMENT

Attach the Excess Electronic Equipment Coverage Endorsement to the policy.

G. TAPES, RECORDS, DISKS AND OTHER MEDIA COVERAGE

1. COVERAGE

Additional coverage for **\$200** worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits per Rule 14. Miscellaneous Coverages, Section F. Excess Electronic Equipment.

2. TAPES, RECORDS, DISKS AND OTHER MEDIA ONLY

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

Refer to the Miscellaneous Coverages Rate Pages for the premium per auto.

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

NOTE:

- a. This coverage is only available when Collision and/or Other Than Collision Coverage is purchased.
- b. Coverage is not available for radar or laser detectors.

3. ENDORSEMENT

Attach the Excess Electronic Equipment Coverage Endorsement to the policy.

H. EXCESS CUSTOM EQUIPMENT COVERAGE

1. Coverage

When Comprehensive (OTC) and/or Collision coverage is afforded, coverage for original manufacturer custom equipment is automatically provided.

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

Aftermarket custom equipment includes, but is not limited to:

- a. Special carpeting or installation;
- 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, coverage or bedliners.

2. Rating

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan **do not** apply for this coverage.

Maximum Limit of Liability for Excess Custom Equipment	Premium Per Auto
\$ 2,000	Refer to Rate Pages
3,000	
4,000	
5,000	
6,000	
7,000	
8,000	
9,000	
Limits of \$10,000 and higher require underwriting review and approval.	

3. ENDORSEMENT

Attach the Excess Custom Equipment Coverage Endorsement.

I. LIMITED MEXICO COVERAGE

This is not a filed option.

J. AUTO LOAN/LEASE COVERAGE

1. ELIGIBILITY

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

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

2. RATES

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

3. ENDORSEMENT

Attach the Auto Loan/Lease Coverage Endorsement to the policy.

PERSONAL VEHICLE MANUAL

14. MISCELLANEOUS COVERAGES -

Continued

K. TRIP INTERRUPTION COVERAGE

1. DESCRIPTION

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

Trip Interruption Coverage provides:

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

2. RATING

Refer to the Miscellaneous Coverages Rate Pages for the rate per auto.

All Premiums apply for the period of coverage.

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

3. ENDORSEMENT

Attach the Trip Interruption Coverage Endorsement to the policy.

L. NAMED DRIVER EXCLUSION

1. Applicability

An insurer may, by written agreement with the named insured, exclude all coverage(s) under a policy of motor vehicle liability insurance when a motor vehicle is operated by the specifically excluded individual who is a resident of the insured household.

2. Requirements

- a. The named driver exclusion endorsement must be signed by the named insured.
- b. The named driver exclusion endorsement shall remain in effect:
 - (1) For the terms of the policy; and
 - (2) For each renewal, reinstatement, substitute, modified, replacement or amended policy:
unless discontinued by the insurer.
- c. If a named driver exclusion endorsement is attached to the policy;

(1) The premiums charged shall not reflect the claim experience, driving record or rating classification of the named excluded driver.

(2) The named excluded driver shall not be listed as an operator of any auto covered under the policy.

d. If a loss payee is shown in the policy and physical damage coverage is excluded under the named driver exclusion endorsement, the loss payee may be sent a notice indicating that the policy contains a named driver exclusion.

3. Endorsement

Attach the named driver exclusion endorsement to the policy.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

This is not currently a filed option.

16. NAMED NON-OWNER POLICY

This is not currently a filed option.

17. EXTENDED NON-OWNED LIABILITY COVERAGE

A. Eligibility

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

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

B. Coverage

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

1. VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE EXCEPT AS PUBLIC OR LIVERY CONVEYANCES

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

PERSONAL VEHICLE MANUAL

17. EXTENDED NON-OWNED LIABILITY COVERAGE - Continued

2. Coverage IS NOT AVAILABLE for Vehicles Furnished or Available For Regular Use As Public Or Livery Conveyances

C. Rating - Liability and Medical Payments Coverage

Vehicles Furnished or Available For Regular Use EXCEPT Vehicles Furnished For Use As Public Or Livery Conveyances

If liability coverage is extended under the Extended Non-Owned Coverage – Vehicles Furnished or Available for Regular Use Endorsement, Medical Payments Coverage may also be similarly extended.

Charge the premium shown on the rate pages.

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

D. Endorsement

Attach the Extended Non-owned Coverage – Vehicles Furnished Or Available For Regular Use Endorsement.

2. \$25,000/50,000 Bodily Injury Increased Limits Table

LIMITS	FACTORS
25/50	1.00
50/100	1.34
100/200	1.64
100/300	1.65
250/500	2.10
300/300	2.15
500/500	2.35
500/1,000	2.45
1,000/1,000	2.65

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

LIMITS	FACTORS
10,000	1.00
15,000	1.06
20,000	1.10
25,000	1.13
50,000	1.21
100,000	1.27
200,000	1.34
300,000	1.38
500,000	1.43
750,000	1.46
1,000,000	1.47

18. INCREASED LIMITS

A. LIABILITY INCREASED LIMITS TABLES

The following tables contain the factors to be applied to the basic \$60,000 Single Limit Liability or the \$25,000/50,000 Bodily Injury Liability rate and the \$10,000 Property Damage Liability rate in the State of Missouri:

1. \$60,000 Single Limit Liability Increased Limits Table

LIMITS	FACTORS
60,000	1.00
75,000	1.06
100,000	1.13
200,000	1.28
300,000	1.35
500,000	1.44
750,000	1.56
1,000,000	1.61

B. MEDICAL PAYMENTS INCREASED LIMITS

- \$1,000 Medical Payments Increased Limits Table

LIMITS	FACTORS
1,000	1.00
2,000	1.70
5,000	2.70
10,000	3.46
15,000	3.82
20,000	4.17
25,000	4.52

PERSONAL VEHICLE MANUAL

19. MISCELLANEOUS TYPES

A. MOTOR HOMES

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

Attach the Miscellaneous Type Vehicle and the Miscellaneous Type Vehicle Amendment (Motor Homes) endorsements to the policy.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS COVERAGES

1. **Motor Homes Used in Driving to or from Work or Used In business** *Refer to the Home Office.*

2. **Pleasure Use Motor Homes**

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

PHYSICAL DAMAGE

3. Determine the value, including the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing, and refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.

a. Assign a symbol based on the amount determined in 3. above using the tables on pages G-24 and G-25 of this manual corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.

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

c. **Motor Homes Used in Driving to or from Work or used in Business** *Refer to the Home Office.*

d. **Pleasure Use Motor Homes**

Charge 50% of the base rates calculated in a. and b. (The Safe Driver Insurance Plan <SDIP>does not apply.) (Class Code 943700)

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

4. **Rental Coverage**

Motor Home Rental Coverage should be disregarded, as this is not a currently filed option.

B. TRAILERS AND CAMPER BODIES DESIGNED FOR USE WITH PRIVATE PASSENGER AUTOS AND PICKUPS

LIABILITY

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

EXCEPTIONS

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) When no auto is owned by the insured.

MEDICAL PAYMENTS

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

EXCEPTIONS

Coverage is not provided for a trailer or camper body:

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

LIABILITY AND MEDICAL PAYMENTS

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

PERSONAL VEHICLE MANUAL

19. MISCELLANEOUS TYPES - continued

PHYSICAL DAMAGE

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Trailer/Camper Body Coverage (maximum limit of liability) endorsement.

NOTE: Coverage is not provided on an "Agreed Value" basis.

1. **Recreational Trailers and Camper Bodies** (Class Code 944200)
 - a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
 - b. A camper body is non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

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

Comprehensive (OTC) and Collision – Use Motor Home rates.

2. **All Other trailers** (Class Code 6) – Use Recreational Trailers Physical Damage Rates.

C. ANTIQUE AUTOS (Class Code 962000)

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

LIABILITY

1. Charge 40% of the private passenger base rate only if vehicle displays antique license plate, and use is limited to 150 mile radius of garage location.
2. Charge 100% of the private passenger base rate if vehicle does not meet criteria in 1.

MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Charge the private passenger base rate.

NOTE: No-Fault coverages are to be afforded only where required.

PHYSICAL DAMAGE

Refer to the rate pages.

Attach the Coverage for Damage to your Auto (Maximum Limit of Liability) Endorsement.

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

D. CLASSIC AUTOS

A classic auto is a motor vehicle of the private passenger type which is 15 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

LIABILITY, MEDICAL PAYMENTS, UNINSURED AND UNDERINSURED MOTORISTS

Classify and rate as a private passenger auto.

PHYSICAL DAMAGE

Attach the Coverage for Damage to your Auto (Maximum Limit of Liability) Endorsement.

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

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the table for 1990 -2010 model years on page G-26 of this manual.
3. Classify and rate as a private passenger auto using the base rate for the current model year.

PERSONAL VEHICLE MANUAL

20. RATING TERRITORIES

- A.** The Rate Pages display rates by territory.
- B.** The Territory Definition pages of the manual contain the definition and code for each rating territory. U.S. Postal Service (USPS) ZIP codes are provided as a short cut, but the definitions portion (page 1-3) shall be used as the deciding factor where a conflict appears.
1. Each territory includes a specific area for rating purposes. Therefore, the following provisions apply:
 - (a) Any city, town, borough or village not mentioned within a defined territory, but falling within its boundaries, shall take the rate for that territory.
 - (b) If a city, town, borough or village extends into more than one territory, the rates for the higher rated territory apply to the entire city, town, borough or village.
 - (c) If a street or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision such as a state, county, city, town, etc., the rates applicable to the lower rated of the two territories shall apply to autos principally garaged on either side of the street.
 2. The territory pages also contain a List of Important Cities and Towns indicating the territories to which they are assigned. Refer to a map to determine the rating territory for a town not listed.

PERSONAL VEHICLE MANUAL

PRO RATA CANCELLATION TABLE

January			February			March			April			May			June		
Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	25	.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			

PERSONAL VEHICLE MANUAL

PRO RATA CANCELLATION TABLE

July			August			September			October			November			December		
Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	Ratio	Day of Mo	Day of Yr	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

PERSONAL VEHICLE MANUAL

75-Symbol Table Relativities

2011 & Subsequent Model Years

Symbol	Price New Bracket	Comp	Coll	Symbol	Price New Bracket	Comp	Coll
01	1 - 3,000	0.31	0.44	40	34,001 - 35,000	2.52	1.75
02	3,001 - 5,500	0.38	0.55	41	35,001 - 36,000	2.58	1.77
03	5,501 - 8,000	0.47	0.67	42	36,001 - 37,000	2.65	1.80
04	8,001 - 9,000	0.58	0.77	43	37,001 - 38,000	2.71	1.82
05	9,001 - 10,000	0.66	0.82	44	38,001 - 39,000	2.78	1.84
06	10,001 - 11,000	0.73	0.85	45	39,001 - 40,000	2.84	1.86
07	11,001 - 12,000	0.81	0.88	46	40,001 - 41,250	2.91	1.89
08	12,001 - 13,000	0.87	0.92	47	41,251 - 42,500	2.99	1.92
10	13,001 - 14,000	0.94	0.96	48	42,501 - 43,750	3.07	1.94
11	14,001 - 15,000	1.00	1.00	49	43,751 - 45,000	3.15	1.97
12	15,001 - 15,625	1.06	1.03	50	45,001 - 46,250	3.22	2.00
13	15,626 - 16,250	1.11	1.06	51	46,251 - 47,500	3.30	2.03
14	16,251 - 16,875	1.16	1.08	52	47,501 - 48,750	3.38	2.05
15	16,876 - 17,500	1.22	1.11	53	48,751 - 50,000	3.45	2.08
16	17,501 - 18,125	1.27	1.13	54	50,001 - 52,500	3.57	2.12
17	18,126 - 18,750	1.33	1.16	55	52,501 - 55,000	3.72	2.17
18	18,751 - 19,375	1.39	1.19	56	55,001 - 57,500	3.88	2.23
19	19,376 - 20,000	1.44	1.22	57	57,501 - 60,000	4.04	2.29
20	20,001 - 20,625	1.49	1.24	58	60,001 - 65,000	4.29	2.39
21	20,626 - 21,250	1.54	1.27	59	65,001 - 70,000	4.62	2.51
22	21,251 - 21,875	1.59	1.30	60	70,001 - 75,000	4.96	2.63
23	21,876 - 22,500	1.64	1.33	61	75,001 - 80,000	5.31	2.78
24	22,501 - 23,125	1.69	1.35	62	80,001 - 85,000	5.67	2.96
25	23,126 - 23,750	1.74	1.38	63	85,001 - 90,000	6.04	3.13
26	23,751 - 24,375	1.78	1.40	64	90,001 - 95,000	6.41	3.31
27	24,376 - 25,000	1.83	1.42	65	95,001 - 100,000	6.77	3.48
28	25,001 - 25,625	1.88	1.45	66	100,001 - 110,000	7.32	3.74
29	25,626 - 26,250	1.92	1.47	67	110,001 - 120,000	8.06	4.09
30	26,251 - 26,875	1.97	1.50	68	120,001 - 130,000	8.79	4.44
31	26,876 - 27,500	2.02	1.52	69	130,001 - 140,000	9.52	4.79
32	27,501 - 28,125	2.06	1.54	70	140,001 - 150,000	10.26	5.13
33	28,126 - 28,750	2.10	1.57	98	Above \$150,000	(a)	(b)
34	28,751 - 29,375	2.15	1.59				
35	29,376 - 30,000	2.19	1.61				
36	30,001 - 31,000	2.25	1.64				
37	31,001 - 32,000	2.32	1.67				
38	32,001 - 33,000	2.39	1.70				
39	33,001 - 34,000	2.45	1.72				

(a) Add 0.74 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

(b) Add 0.35 to symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000.

PERSONAL VEHICLE MANUAL

27-Symbol Table Relativities

1990 - 2010 Model Years

<u>Symbol</u>	<u>Price New Bracket</u>	<u>Comp</u>	<u>Coll</u>
01	1 - 3,000	0.38	0.62
02	3,001 - 5,500	0.49	0.70
03	5,501 - 8,000	0.59	0.77
04	8,001 - 9,000	0.67	0.82
05	9,001 - 10,000	0.75	0.86
06	10,001 - 11,000	0.84	0.90
07	11,001 - 12,000	0.92	0.95
08	12,001 - 13,000	1.00	1.00
10	13,001 - 14,000	1.09	1.05
11	14,001 - 15,000	1.20	1.10
12	15,001 - 15,625	1.31	1.15
13	15,626 - 16,250	1.43	1.21
14	16,251 - 16,875	1.56	1.28
15	16,876 - 17,500	1.72	1.37
16	17,501 - 18,125	1.87	1.44
17	18,126 - 18,750	2.02	1.52
18	18,751 - 19,375	2.16	1.60
19	19,376 - 20,000	2.34	1.68
20	20,001 - 20,625	2.54	1.76
21	20,626 - 21,250	2.77	1.84
22	21,251 - 21,875	3.06	1.94
23	21,876 - 22,500	3.37	2.05
24	22,501 - 23,125	3.83	2.21
25	23,126 - 23,750	4.49	2.46
26	23,751 - 24,375	5.17	2.71
27	24,376 - 25,000	Prior	Approval

MISSOURI PERSONAL VEHICLE MANUAL

Class Plan Pages

PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

TABLE 1
Applicable to All Territories Except
02,12,13,31 & 36

NO YOUTHFUL OPERATOR

OPERATOR AGE		Pleasure Use	Drive TO or FROM Work		Business Use	Farm Use
			Less than 15 Miles	15 or More Miles		
Operator Age 30-39	Factor Code 8161--	1.00	1.10	1.20	1.30	0.65
Operator Age 40-49	Factor Code 8151--	0.90	1.00	1.10	1.20	0.60
Operator Age 50-64	Factor Code 8851--	0.80	0.90	1.00	1.10	0.55
Operator Age 65-74	Factor Code 8801--	0.80	0.90	1.00	1.10	0.55
Operator Age 75-79	Factor Code 8121--	0.85	0.90	1.05	1.15	0.60
Operator Age 80-84	Factor Code 8141--	0.90	0.95	1.10	1.20	0.70
Operator Age 85 or Over	Factor Code 8201--	0.95	1.00	1.10	1.25	0.75

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

All Other Operators Age 25-29	Factor Code 8301--	1.00	1.05	1.15	1.25	0.75
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EXCESS AUTOS: Refer to **Rule 4.C.3** for the rules of application for these classifications.
 (Applicable to **NO YOUTHFUL OPERATOR** and to **YOUTHFUL OPERATOR** risks)

Excess Autos 1	Factor Code 8990--	0.80
Excess Autos 2 (All Operators Age 40-74)	Factor Code 8980--	0.55

MISSOURI PERSONAL VEHICLE MANUAL

Class Plan Pages

PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

Table 1
Applicable to All Territories
Except 02, 12, 13, 31 & 36

YOUTHFUL OPERATOR

AGE			UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8400-- 2.50	8403-- 2.65	8600-- 3.30	8603-- 3.45
	18	Factor Code	8401-- 2.50	8405-- 2.65	8601-- 3.30	8605-- 3.45
	19	Factor Code	8451-- 2.40	8455-- 2.55	8651-- 3.20	8655-- 3.35
	20	Factor Code	8450-- 2.40	8453-- 2.55	8650-- 3.20	8653-- 3.35
WITH DRIVER TRAINING	17 or Less	Factor Code	8460-- 2.25	8463-- 2.40	8660-- 3.00	8663-- 3.15
	18	Factor Code	8470-- 2.25	8473-- 2.40	8670-- 3.00	8673-- 3.15
	19	Factor Code	8480-- 2.15	8483-- 2.30	8680-- 2.90	8683-- 3.05
	20	Factor Code	8490-- 2.15	8493-- 2.30	8690-- 2.90	8693-- 3.05
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8754-- 1.35	8755-- 1.50	8704-- 1.75	8705-- 1.90
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8708-- 1.30	8709-- 1.45

AGE			UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8406-- 2.25	8408-- 2.40	8606-- 3.00	8608-- 3.15
	18	Factor Code	8402-- 2.25	8404-- 2.40	8602-- 3.00	8604-- 3.15
	19	Factor Code	8452-- 2.15	8454-- 2.30	8652-- 2.90	8654-- 3.05
	20	Factor Code	8456-- 2.15	8458-- 2.30	8656-- 2.90	8658-- 3.05
WITH DRIVER TRAINING	17 or Less	Factor Code	8466-- 2.00	8468-- 2.15	8666-- 2.65	8668-- 2.80
	18	Factor Code	8476-- 2.00	8478-- 2.15	8676-- 2.65	8678-- 2.80
	19	Factor Code	8486-- 1.90	8488-- 2.05	8686-- 2.55	8688-- 2.70
	20	Factor Code	8496-- 1.90	8498-- 2.05	8696-- 2.55	8698-- 2.70
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8756-- 1.15	8757-- 1.30	8706-- 1.50	8707-- 1.65
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8708-- 1.30	8709-- 1.45

MISSOURI PERSONAL VEHICLE MANUAL

Class Plan Pages

PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

TABLE 1
Applicable to All Territories
Except 02, 12, 13, 31 & 36

YOUTHFUL OPERATOR

AGE			MARRIED MALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8924-- 1.65	8925-- 1.80	8926-- 1.50	8927-- 1.65
	18	Factor Code	8934-- 1.65	8935-- 1.80	8936-- 1.50	8937-- 1.65
	19	Factor Code	8944-- 1.55	8945-- 1.70	8946-- 1.40	8947-- 1.55
	20	Factor Code	8954-- 1.55	8955-- 1.70	8956-- 1.40	8957-- 1.55
WITH DRIVER TRAINING	17 or Less	Factor Code	8964-- 1.50	8965-- 1.65	8966-- 1.35	8967-- 1.50
	18	Factor Code	8974-- 1.50	8975-- 1.65	8976-- 1.35	8977-- 1.50
	19	Factor Code	8984-- 1.40	8985-- 1.55	8986-- 1.25	8987-- 1.40
	20	Factor Code	8994-- 1.40	8995-- 1.55	8996-- 1.25	8997-- 1.40
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8554-- 1.25	8555-- 1.40	8556-- 1.05	8557-- 1.20
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

MISSOURI PERSONAL VEHICLE MANUAL

Class Plan Pages

PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

TABLE 1
Applicable to All Territories
Except 02, 12, 13, 31 & 36

YOUTHFUL OPERATOR

AGE			UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8024-- 2.10	8025-- 2.25	8124-- 2.50	8125-- 2.65
	18	Factor Code	8034-- 2.10	8035-- 2.25	8134-- 2.50	8135-- 2.65
	19	Factor Code	8044-- 2.05	8045-- 2.20	8144-- 2.40	8145-- 2.55
	20	Factor Code	8054-- 2.05	8055-- 2.20	8154-- 2.40	8155-- 2.55
WITH DRIVER TRAINING	17 or Less	Factor Code	8064-- 1.90	8065-- 2.05	8164-- 2.35	8165-- 2.50
	18	Factor Code	8074-- 1.90	8075-- 2.05	8174-- 2.35	8175-- 2.50
	19	Factor Code	8084-- 1.85	8085-- 2.00	8184-- 2.25	8185-- 2.40
	20	Factor Code	8094-- 1.85	8095-- 2.00	8194-- 2.25	8195-- 2.40
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8254-- 1.30	8255-- 1.45	8354-- 1.60	8355-- 1.75
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8358-- 1.10	8359-- 1.25

AGE			UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8026-- 1.90	8027-- 2.05	8126-- 2.30	8127-- 2.45
	18	Factor Code	8036-- 1.90	8037-- 2.05	8136-- 2.30	8137-- 2.45
	19	Factor Code	8046-- 1.80	8047-- 1.95	8146-- 2.20	8147-- 2.35
	20	Factor Code	8056-- 1.80	8057-- 1.95	8156-- 2.20	8157-- 2.35
WITH DRIVER TRAINING	17 or Less	Factor Code	8066-- 1.70	8067-- 1.85	8166-- 2.10	8167-- 2.25
	18	Factor Code	8076-- 1.70	8077-- 1.85	8176-- 2.10	8177-- 2.25
	19	Factor Code	8086-- 1.60	8087-- 1.75	8186-- 2.00	8187-- 2.15
	20	Factor Code	8096-- 1.60	8097-- 1.75	8196-- 2.00	8197-- 2.15
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8256-- 1.10	8257-- 1.25	8356-- 1.35	8357-- 1.50
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8358-- 1.10	8359-- 1.25

MISSOURI PERSONAL VEHICLE MANUAL

Class Plan Pages

PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

TABLE 1
Applicable to All Territories
Except 02, 12, 13, 31 & 36

YOUTHFUL OPERATOR

AGE			MARRIED FEMALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.30 8804--	1.45 8805--	1.15 8806--	1.30 8807--
	18	Factor Code	1.30 8854--	1.45 8855--	1.15 8856--	1.30 8857--
	19	Factor Code	1.25 8864--	1.40 8865--	1.10 8866--	1.25 8867--
	20	Factor Code	1.25 8874--	1.40 8875--	1.10 8876--	1.25 8877--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.15 8884--	1.30 8885--	1.05 8886--	1.20 8887--
	18	Factor Code	1.15 8894--	1.30 8895--	1.05 8896--	1.20 8897--
	19	Factor Code	1.10 8904--	1.25 8905--	1.00 8906--	1.15 8907--
	20	Factor Code	1.10 8914--	1.25 8915--	1.00 8916--	1.15 8917--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.05 8664--	1.20 8665--	1.00 8006--	1.10 8007--
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

MISSOURI PERSONAL VEHICLE MANUAL

Class Plan Pages

PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

TABLE 2
Applicable to Territories
02, 12, 13, 31 & 36

NO YOUTHFUL OPERATOR

OPERATOR AGE		Pleasure Use	Drive TO or FROM Work		Business Use	Farm Use
			Less than 15 Miles	15 or More Miles		
Operator Age 30-39	Factor Code 8161--	1.00	1.07	1.15	1.20	0.65
Operator Age 40-49	Factor Code 8151--	0.90	0.97	1.05	1.10	0.60
Operator Age 50-64	Factor Code 8851--	0.80	0.87	1.00	1.05	0.55
Operator Age 65-74	Factor Code 8801--	0.80	0.87	1.00	1.05	0.55
Operator Age 75-79	Factor Code 8121--	0.90	0.97	1.05	1.20	0.65
Operator Age 80-84	Factor Code 8141--	1.00	1.07	1.15	1.20	0.75
Operator Age 85 or Over	Factor Code 8201--	1.00	1.07	1.15	1.20	0.75

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

All Other Operators Age 25-29	Factor Code 8301--	1.00	1.07	1.15	1.20	0.80
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EXCESS AUTOS: Refer to **Rule 4.C.3** for the rules of application for these classifications.
 (Applicable to **NO YOUTHFUL OPERATOR** and to **YOUTHFUL OPERATOR** risks)

Excess Autos 1	Factor Code 8990--	0.85
Excess Autos 2 (All Operators Age 40-74)	Factor Code 8980--	0.55

MISSOURI PERSONAL VEHICLE MANUAL

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PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

TABLE 2
Applicable to Territories
02, 12, 13, 31 & 36

YOUTHFUL OPERATOR

AGE			UNMARRIED MALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8400-- 2.35	8403-- 2.50	8600-- 2.95	8603-- 3.10
	18	Factor Code	8401-- 2.35	8405-- 2.50	8601-- 2.95	8605-- 3.10
	19	Factor Code	8451-- 2.25	8455-- 2.40	8651-- 2.85	8655-- 3.00
	20	Factor Code	8450-- 2.25	8453-- 2.40	8650-- 2.85	8653-- 3.00
WITH DRIVER TRAINING	17 or Less	Factor Code	8460-- 2.10	8463-- 2.25	8660-- 2.65	8663-- 2.80
	18	Factor Code	8470-- 2.10	8473-- 2.25	8670-- 2.65	8673-- 2.80
	19	Factor Code	8480-- 2.00	8483-- 2.15	8680-- 2.55	8683-- 2.70
	20	Factor Code	8490-- 2.00	8493-- 2.15	8690-- 2.55	8693-- 2.70
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8754-- 1.30	8755-- 1.40	8704-- 1.65	8705-- 1.80
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8708-- 1.30	8709-- 1.45

AGE			UNMARRIED MALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8406-- 2.10	8408-- 2.25	8606-- 2.70	8608-- 2.85
	18	Factor Code	8402-- 2.10	8404-- 2.25	8602-- 2.70	8604-- 2.85
	19	Factor Code	8452-- 2.00	8454-- 2.15	8652-- 2.60	8654-- 2.75
	20	Factor Code	8456-- 2.00	8458-- 2.15	8656-- 2.60	8658-- 2.75
WITH DRIVER TRAINING	17 or Less	Factor Code	8466-- 1.90	8468-- 2.05	8666-- 2.45	8668-- 2.60
	18	Factor Code	8476-- 1.90	8478-- 2.05	8676-- 2.45	8678-- 2.60
	19	Factor Code	8486-- 1.80	8488-- 1.95	8686-- 2.35	8688-- 2.50
	20	Factor Code	8496-- 1.80	8498-- 1.95	8696-- 2.35	8698-- 2.50
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8756-- 1.10	8757-- 1.20	8706-- 1.40	8707-- 1.50
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8708-- 1.20	8709-- 1.30

MISSOURI PERSONAL VEHICLE MANUAL

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PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

TABLE 2
Applicable to Territories
02, 12, 13, 31 & 36

YOUTHFUL OPERATOR

AGE			MARRIED MALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.60 8924--	1.70 8925--	1.45 8926--	1.55 8927--
	18	Factor Code	1.60 8934--	1.70 8935--	1.45 8936--	1.55 8937--
	19	Factor Code	1.50 8944--	1.60 8945--	1.35 8946--	1.45 8947--
	20	Factor Code	1.50 8954--	1.60 8955--	1.35 8956--	1.45 8957--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.45 8964--	1.55 8965--	1.30 8966--	1.40 8967--
	18	Factor Code	1.45 8974--	1.55 8975--	1.30 8976--	1.40 8977--
	19	Factor Code	1.35 8984--	1.45 8985--	1.20 8986--	1.30 8987--
	20	Factor Code	1.35 8994--	1.45 8995--	1.20 8996--	1.30 8997--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.20 8554--	1.30 8555--	1.05 8556--	1.15 8557--
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

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Class Plan Pages

PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

TABLE 2
Applicable to Territories
02, 12, 13, 31 & 36

YOUTHFUL OPERATOR

AGE			UNMARRIED FEMALE – NOT ELIGIBLE FOR GOOD STUDENT CREDIT			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8024-- 2.00	8025-- 2.15	8124-- 2.35	8125-- 2.50
	18	Factor Code	8034-- 2.00	8035-- 2.15	8134-- 2.35	8135-- 2.50
	19	Factor Code	8044-- 1.90	8045-- 2.05	8144-- 2.25	8145-- 2.40
	20	Factor Code	8054-- 1.90	8055-- 2.05	8154-- 2.25	8155-- 2.40
WITH DRIVER TRAINING	17 or Less	Factor Code	8064-- 1.80	8065-- 1.95	8164-- 2.15	8165-- 2.30
	18	Factor Code	8074-- 1.80	8075-- 1.95	8174-- 2.15	8175-- 2.30
	19	Factor Code	8084-- 1.70	8085-- 1.85	8184-- 2.05	8185-- 2.20
	20	Factor Code	8094-- 1.70	8095-- 1.85	8194-- 2.05	8195-- 2.20
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8254-- 1.25	8255-- 1.40	8354-- 1.45	8355-- 1.60
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8358-- 1.10	8359-- 1.20

AGE			UNMARRIED FEMALE – GOOD STUDENT CLASSIFICATIONS			
			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8026-- 1.80	8027-- 1.95	8126-- 2.15	8127-- 2.30
	18	Factor Code	8036-- 1.80	8037-- 1.95	8136-- 2.15	8137-- 2.30
	19	Factor Code	8046-- 1.70	8047-- 1.85	8146-- 2.00	8147-- 2.15
	20	Factor Code	8056-- 1.70	8057-- 1.85	8156-- 2.00	8157-- 2.15
WITH DRIVER TRAINING	17 or Less	Factor Code	8066-- 1.60	8067-- 1.75	8166-- 1.90	8167-- 2.05
	18	Factor Code	8076-- 1.60	8077-- 1.75	8176-- 1.90	8177-- 2.05
	19	Factor Code	8086-- 1.50	8087-- 1.65	8186-- 1.80	8187-- 1.95
	20	Factor Code	8096-- 1.50	8097-- 1.65	8196-- 1.80	8197-- 1.95
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8256-- 1.10	8257-- 1.20	8356-- 1.20	8357-- 1.30
	25 thru 29	Factor Code	CLASSIFY AS ALL OTHER OPERATORS AGE 25-29		8358-- 1.10	8359-- 1.20

MISSOURI PERSONAL VEHICLE MANUAL

Class Plan Pages

PRIMARY CLASSIFICATIONS

Rating Factors and Statistical Codes

TABLE 2
Applicable to Territories
02, 12, 13, 31 & 36

YOUTHFUL OPERATOR

AGE			MARRIED FEMALE			
			Not Eligible for Good Student Credit		Eligible for Good Student Credit	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	1.30 8804--	1.40 8805--	1.15 8806--	1.25 8807--
	18	Factor Code	1.30 8854--	1.40 8855--	1.15 8856--	1.25 8857--
	19	Factor Code	1.30 8864--	1.40 8865--	1.15 8866--	1.25 8867--
	20	Factor Code	1.30 8874--	1.40 8875--	1.15 8876--	1.25 8877--
WITH DRIVER TRAINING	17 or Less	Factor Code	1.15 8884--	1.25 8885--	1.05 8886--	1.15 8887--
	18	Factor Code	1.15 8894--	1.25 8895--	1.05 8896--	1.15 8897--
	19	Factor Code	1.15 8904--	1.25 8905--	1.05 8906--	1.15 8907--
	20	Factor Code	1.15 8914--	1.25 8915--	1.05 8916--	1.15 8917--
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	1.10 8664--	1.20 8665--	1.00 8006--	1.10 8007--
	25 thru 29		CLASSIFY AS ALL OTHER OPERATORS AGE 25-29			

MISSOURI PERSONAL VEHICLE MANUAL
CLASS PLAN PAGES

SECONDARY CLASSIFICATIONS
 Rating Factors and Statistical Codes

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

TABLE APPLICABLE TO ALL AUTOS										
		Sub-Class								
		0	1	2	3	4	5	6	7	8
SINGLE CAR	Factor Code*	+0.00 10	+0.20 11	+0.60 12	+1.10 13	+1.80 14	+2.60 15	+3.60 16	+4.80 17	+6.00 18
		Sub-Class								
		0	1	2	3	4	5	6	7	8
MULTI-CAR	Factor Code*	-0.15 20	+0.05 21	+0.35 +0.45 22	+0.75 +0.95 23	+1.30 +1.65 24	+1.95 +2.45 25	+2.80 +3.45 26	+3.90 +4.65 27	+5.00 +5.85 28

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

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**PERSONAL VEHICLE MANUAL
TERRITORY PAGES**

TERRITORY DEFINITIONS

Territory

ZIP Codes

02	64101 64102	64105 64106	64108 64109	64110 64111	64112 64113	64120 64123	64124 64125	64126	64127	64128	64130	64132
03	65201	65202	65203									
04	63301 63303	63304 63332	63338 63341	63346 63348	63365 63366	63367	63373	63385	63386			
05	64501	64503	64504	64505	64506	64507						
06	65604 65612	65619 65648	65725 65738	64757 65765	65770 65781	65802	65803	65804	65806	65807	65809	65810
08	63010 63012	63016 63019	63020 63023	63028 63030	63047 63048	63049	63050	63051	63052	63053	63057	63066
09	64018 64028	64079 64092	64098	64150	64151	64152	64153	64154	64163	64164	64439	64444
10	64429	64454	64465	64477	64492	64493						
12	63101	63102	63103	63104	63106	63107	63110	63111	63113	63115	63118	63155
13	63108	63147										
16	64014 64015 64016	64024 64029 64034	64048 64060 64063	64064 64065 64066	64070 64072 64073	64075 64081 86082	64086 64088 64089	64114 64131	64134 64136	64137 64139	64145 64146	64147 64149
17	63730 63735 63736 63738 63740 63742	63758 63767 63771 63772 63774 63780	63784 63801 63820 63821 63822 63823	63824 63825 63826 63827 63828 63829	63830 63833 63834 63837 63839 63840	63841 63845 63846 63847 63848 63849	63850 63851 63852 63853 63855 63857	63860 63862 63863 63866 63867 63868	63869 63870 63873 63874 63875 63876	63877 63878 63879 63880 63881 63882	63901 63932 63933 63936 63938 63940	63945 63954 63960 63961 63962
25	64030	64054										
26	64050	64052	64053	64054	64055	64056	64057	64058	64129	64133	64138	

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PERSONAL VEHICLE MANUAL
TERRITORY PAGES

TERRITORY DEFINITIONS

Territory	ZIP Codes												
27	63036	63654	63755	63953	64763	64856	65536	65611	65647	65685	65729	65767	
	63071	63655	63760	63955	64765	64858	65542	65613	65649	65686	65730	65768	
	63087	63656	63763	63956	64766	64861	65543	65614	65650	65688	65731	65769	
	63601	63660	63764	63957	64767	64863	65546	65616	65652	65689	65732	65771	
	63620	63661	63766	63963	64769	64864	65548	65617	65653	65690	65733	65772	
	63621	63662	63769	63965	64771	64865	65552	65618	65654	65692	65734	65773	
	63622	63663	63770	63966	64772	64866	65555	65620	65655	65701	65735	65774	
	63623	63664	63775	63967	64776	64867	65556	65622	65656	65702	65737	65775	
	63624	63665	63776	64579	64778	64868	65557	65623	65657	65704	65739	65776	
	63625	63666	63779	64603	64779	64873	65564	65624	65658	65705	65740	65777	
	63626	63670	63781	64720	64780	64874	65566	65626	65660	65706	65741	65778	
	63627	63673	63782	64722	64781	65438	65567	65627	65661	65707	65742	65779	
	63628	63674	63783	64723	64783	65439	65570	65629	65662	65708	65744	65783	
	63629	63675	63785	64724	64784	65444	65571	65630	65663	65711	65745	65784	
	63630	63701	63787	64728	64789	65452	65572	65631	65664	65712	65746	65785	
	63631	63732	63931	64730	64790	65457	65583	65632	65666	65713	65747	65788	
	63632	63737	63934	64738	64831	65459	65584	65633	65667	65714	65752	65789	
	63633	63739	63935	64741	64832	65463	65588	65634	65668	65715	65753	65791	
	63636	63743	63937	64742	64840	65464	65589	65635	65669	65717	65754	65793	
	63637	63744	63939	64744	64842	65466	65590	65636	65672	65720	65755	65970	
	63638	63745	63941	64745	64843	65468	65601	65637	65674	65721	65756	68701	
	63640	63746	63942	64748	64844	65470	65605	65638	65675	65722	65759	68703	
	63645	63747	63943	64750	64847	65473	65606	65640	65676	65723	65760		
	63648	63748	63944	64752	64848	65479	65607	65641	65679	65724	65761		
	63650	63750	63950	64756	64850	65483	65608	65644	65680	65726	65762		
	63651	63751	63951	64759	64853	65484	65609	65645	65681	65727	65764		
	63653	63752	63952	64762	64854	65534	65610	65646	65682	65728	65766		
	28	64001	64061	64096	64431	64448	64469	64486	64624	64647	64682	64746	65344
		64011	64062	64097	64432	64449	64470	64487	64625	64648	64683	64747	65347
		64012	64067	64401	64433	64451	64471	64489	64632	64649	64686	64761	65349
		64017	64071	64402	64434	64453	64473	64490	64633	64650	64688	64770	65351
		64019	64074	64420	64436	64455	64474	64491	64635	64652	64689	64788	65360
		64020	64076	64421	64437	64456	64475	64494	64636	64654	64701	65305	
64021		64077	64422	64438	64457	64476	64496	64637	64656	64725	65320		
64022		64078	64423	64440	64458	64479	64497	64638	64657	64726	65321		
64024		64080	64424	64441	64459	64480	64498	64639	64664	64733	65323		
64034		64083	64426	64442	64461	64481	64499	64640	64668	64734	65327		
64035		64084	64427	64443	64463	64482	64601	64641	64670	64735	65330		
64036		64085	64428	64445	64466	64483	64620	64642	64671	64739	65336		
64037		64090	64429	64446	64467	64484	64622	64643	64679	64740	65339		
64040		64093	64430	64447	64468	64485	64623	64644	64680	64743	65340		

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**PERSONAL VEHICLE MANUAL
TERRITORY PAGES**

TERRITORY DEFINITIONS

Territory

ZIP Codes

29	63013	63344	63430	63460	63544	64655	65036	65072	65256	65325	65529
	63014	63345	63431	63461	63545	64658	65037	65075	65257	65326	65532
	63015	63347	63432	63462	63546	64659	65038	65078	65258	65329	65535
	63037	63349	63433	63463	63547	64660	65039	65079	65259	65332	65541
	63039	63350	63434	63464	63548	64661	65041	65080	65260	65333	65550
	63041	63351	63435	63465	63549	64667	65042	65081	65261	65334	65559
	63055	63352	63436	63466	63551	64672	65043	65082	65262	65335	65560
	63056	63353	63437	63467	63552	64673	65046	65083	65263	65337	65565
	63060	63357	63438	63468	63555	64674	65047	65084	65264	65338	65580
	63061	63359	63439	63469	63556	64676	65048	65085	65265	65345	65582
	63068	63361	63440	63471	63557	64681	65049	65230	65270	65348	65586
	63072	63362	63441	63472	63558	65001	65050	65231	65274	65350	65591
	63073	63363	63442	63473	63559	65010	65051	65232	65275	65354	65786
	63077	63369	63443	63474	63560	65011	65052	65233	65276	65355	65787
	63079	63370	63445	63501	63561	65013	65054	65236	65278	65401	
	63080	63377	63446	63530	63563	65014	65055	65237	65279	65436	
	63084	63378	63447	63531	63565	65016	65058	65239	65280	65440	
	63089	63379	63448	63532	63566	65017	65059	65240	65281	65441	
	63090	63381	63450	63533	63567	65018	65061	65243	65282	65443	
	63091	63382	63451	63534	64077	65020	65062	65244	65283	65446	
	63330	63383	63452	63535	64628	65022	65063	65246	65284	65449	
	63333	63384	63453	63536	64630	65024	65064	65247	65285	65453	
	63334	63387	63454	63537	64631	65025	65065	65248	65286	65456	
	63336	63388	63456	63538	64645	65026	65066	65250	65287	65461	
	63339	63389	63457	63539	64646	65031	65067	65251	65301	65462	
	63342	63390	63458	63541	64651	65034	65068	65254	65322	65486	
	63343	63401	63459	63543	64653	65035	65069	65255	65324	65501	
30	63109	63116	63139								
31	63112	63120	63130	63133							
32	63105	63117	63119	63124	63143	63144					
33	63001	63011	63021	63026	63040	63088	63123	63126	63128	63131	63146
	63005	63017	63025	63038	63043	63122	63125	63127	63129	63141	
34	63074	63114	63121	63132	63134	63135	63136	63137	63138	63140	
35	63042	63044	63045								
36	64068	64117	64119	64155	64156	64157	64158	64161	64165	64166	64167
	64116	64118									
37	64755	64804	64833	64835	64841	64855	64857	64859	64862	64869	64870
	64801	64830	64834	64836	64849						
38	63065	63070	65023	65032	65040	65053	65074	65076	65101	65109	

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These Territory Name Definitions supersede the Zip Code Territory Guide provided, in the event of a discrepancy.

Territory Name	Code	Territory Name	Code
Adair County	29	Independence	26
Andrew County - (Balance) That portion of Andres County not included in St. Joseph Territory	28	Territory comprises the entire city of Independence in the townships of Blue and Brooking and the entire city of Raytown in Brooking township in Jackson County. Also that portion of Kansas City bounded on the west by the Blue Ridge Cut Off, on the north and east by the city limits of Independence and on the south by the Raytown city limits.	
Atchison County	28	Iron County	27
Audrain County	29	Jackson County	
Barry County	27	See Independence, Kansas City, Kansas City Outer Suburban, Kansas City Suburban North and Kansas City Suburban South Territories	
Barton County	27	Jefferson City	38
Bates County	27	Territory comprises the entire city of Jefferson City and the entire county of Cole.	
Benton County	29	Johnson County	28
Bollinger County	27	Joplin	37
Boone County	29	Territory comprises the entire city of Joplin and the entire county of Jasper	
That portion not included in City of Columbia		Kansas City	02
Buchanan County - (Balance)	28	Territory comprises that area in Jackson County commencing at the intersection of State Line Road and the Missouri River, then south on State Line Road to its intersection with Bannister Road, then east on Bannister Road to its intersection with Blue Ridge Boulevard Extension, then north on Blue Ridge Boulevard Extension to Blue Ridge Cut Off, then north on Blue Ridge Cut Off to the junction of the city limits of Kansas City and Independence, then north along the Kansas City city limits to its intersection with the Missouri River, then westerly along the Missouri River to its intersection with State Line Road (Note: Both sides of the boulevards, avenues or roads and other public ways shall be included in the Kansas City Territory)	
That portion of Buchanan County not included in St Joseph Territory		Kansas City Outer Suburban	16
Butler County	17	Territory comprises that portion of Clay and Jackson Counties not included in Independence, Kansas City, Kansas City Suburban North and Kansas City Suburban South Territories	
Caldwell County	28	Kansas City Suburban North	36
Callaway County	29	Territory comprises that portion of Kansas City in Clay County not included in the Kansas City Territory and all territory places lying within the area enclosed by the outside boundaries of the following townships in Clay County: Choteau Gallatin - (Including the city of Avondale and the town of North Kansas City) Liberty	
Camden County	29		
Cape Girardeau County	27		
Carroll County	28		
Carter County	27		
Cass County - entire County - Excluding the Richards Gebaur Air Force Base which is in the Kansas City Suburban South Territory	28		
Cedar County	27		
Chariton County	29		
Christian County	27		
Clark County	29		
Clay County See Kansas City, Kansas City Suburban North, Kansas City Suburban South and Kansas City Outer Suburban territories			
Clinton County	10		
City of Columbia	03		
Cole County - See Jefferson City	38		
Cooper County	29		
Crawford County	29		
Dade County	27		
Dallas County	27		
Daviess County	28		
De Kalb County	28		
Dent County	29		
Douglas County	27		
Dunklin County	17		
Franklin County	29		
Gasconade County	29		
Gentry County	28		
Greene County - See Springfield			
Grundy County	28		
Harrison County	28		
Henry County	28		
Hickory County	27		
Holt County	28		
Howard County	29		
Howell County	27		

TERRITORY DEFINITIONS

Territory Name	Code	Territory Name	Code
Kansas City Suburban South	25	Saint Genevieve County	27
Territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following townships in Jackson County not included in the Independence territory		St Joseph	05
Blue - (excluding Independence)		Territory comprises the entire city of St Joseph and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Buchanan County:	
Brooking - (excluding Independence and Raytown)		Center	
Washington		Washington	
The entire Richards-Gebaur Air Force base		Wayne	
Knox County	29	and all territory and places lying within the area enclosed by the outside boundaries of Jefferson township in Andrew County.	
LaCledde County	27	St Louis City - See St Louis Metropolitan, St Louis	
Lafayette County	28	Semi-Suburban North and St Louis	
Lawrence County	27	Semi-Suburban South	
Lewis County	29	St Louis County (Balance)	33
Lincoln County	29	That area enclosed by the outside boundaries of the following avenues, boulevards, roads, highways, streets, rivers, county lines and city limits:	
Linn County	29	Commencing at the intersection of US Highway 70 and the Missouri River, then southwesterly along the Missouri River to Franklin County - St Louis County boundary line, then southerly along that line to its intersection with the Jefferson County - St Louis County boundary line to the Mississippi River, then northerly along the river to its intersection with Watson Road, then along the city limit lines of Shrewbury, Webster Groves, Rock Hill, Brentwood, Richmond Heights, Clayton, University City and Olivette and northerly along the westerly city limits of Olivette to the intersection of the Olivette city limits with Olive Boulevard, then westerly along Olive Boulevard to its intersection with Lindbergh Boulevard, then northerly along Lindbergh Boulevard to its intersection with US Highway 70, then westerly along US Highway 70 to its intersection with the Missouri River.	
Livingston County	28	St Louis County East	34
McDonald County	27	That area enclosed by the outside boundaries of the following avenues, boulevards, roads, highways, streets and city limits:	
Macon County	29	Commencing at the intersection of the city limits of the City of St Louis and US Highway 270, then westerly on US Highway 270 to its intersection with Lindbergh Boulevard, then southwesterly and south on Lindbergh Boulevard to its intersection with Olive Boulevard, then easterly on Olive Boulevard to the city limits of Olivette, then southerly and easterly along the city limits of Olivette to the city limits of University City, Pagedale, Wellston, Hillside, Velda Village Hills, Upland Park, Northwoods, Pine Lawn and the City limits of St Louis, then northeasterly along the city limits of the city of St Louis to its intersection with US Highway 270.	
Madison County	27		
Maries County	29		
Marion County	29		
Mercer County	29		
Miller County	29		
Mississippi County	17		
Moniteau County	29		
Monroe County	29		
Montgomery County	29		
Morgan County	29		
New Madrid County	17		
Newton County (Balance)	27		
That portion of Newton County not included in Joplin Territory			
Nodaway County	28		
Oregon County	27		
Osage County	29		
Ozark County	27		
Pemiscot County	17		
Perry County	27		
Pettis County	29		
Phelps County	29		
Pike County	29		
Platte County	09		
Polk County	27		
Pulaski County	27		
Putnam County	29		
Ralls County	29		
Randolph County	29		
Ray County	28		
Reynolds County	27		
Ripley County	27		
Saint Charles County	04		
Saint Clair County	27		
Saint Francois County	27		

TERRITORY DEFINITIONS

Territory Name	Code	Territory Name	Code
St Louis County North	35	St Louis Semi-Suburban South	30
That area enclosed by the following highways, boulevards and rivers:		That portion of the city of St Louis lying within the areas enclosed by the outside boundaries of the following avenues, boulevards, roads, highways and streets:	
Commencing at the intersection of the city limits of the City of St Louis and US Highway 270, then north and east along the city limits of the City of St Louis to its intersection with the Mississippi River, then northeasterly along the Mississippi River to its confluence with the Missouri River, then westerly along the Missouri River to its intersection with US Highway 70, then easterly along US Highway 70 to its intersection with Lindbergh Boulevard, then northeasterly along Lindbergh Boulevard to its intersection with US Highway 270, then easterly along US Highway 270 to its intersection with the city limits of the City of St Louis.		Commencing at the intersection of the city limits and Southwest Avenue, then easterly on Southwest Avenue, to its intersection with Columbia Avenue, then easterly on Columbia Avenue to its intersection with Hampton Avenue, then southerly on Hampton Avenue to its intersection with Flyer Avenue, then easterly on Flyer Avenue to its intersection with Macklind Avenue, then southerly on Macklind Avenue to its intersection Nottingham Avenue, then easterly on Nottingham Avenue to its with Kingshighway Boulevard, then southerly on Kingshighway Boulevard to its intersection with Eichelberger Street, then easterly on Eichelberger Street to its intersection with Grand Boulevard, then southerly on Grand Boulevard to the city limits, then northwesterly along the city limits to Southwest Avenue.	
St Louis Metropolitan	12	St Louis Suburban North	31
Territory comprises the entire city of St Louis except that portion included in the St Louis Semi-Suburban North and St Louis Semi-Suburban South Territory		Comprises all territory and places enclosed by the outside boundaries of the following cities in St Louis County:	
St Louis Semi-Suburban North	13	Arbor Terrace	
That portion of the city of St Louis lying within the areas enclosed by the outside boundaries of the following avenues, boulevards, roads, highways and streets:		Beverly Hills	
Commencing at the intersection of the city limits and the Mark Twain Express Highway, then southeasterly on the Mark Twain Express Highway to its intersection with Bircher Boulevard, then southeasterly on Bircher Boulevard to its intersection with Kingshighway, then northerly on Kingshighway to its intersection with West Florissant Avenue, then northwesterly on West Florissant Avenue to its intersection with Calvary Avenue, then northeasterly on Calvary Avenue to its intersection with North Calvary Avenue, then northeasterly on North Calvary Avenue to its intersection with Broadway, then northerly on Broadway to its intersection with Riverview Drive, then northeasterly on Riverview Drive to the city limits, then westerly along the city limits to Mark Twain Boulevard.		Goodfellow Terrace	
		Hillsdale	
		Northwoods	
		Pagedale	
		Pine Lawn	
		University City	
		Uplands Park	
		Velda Village	
		Velda Village Hills	
		Wellston	
		St Louis Suburban South	32
		Comprises all territory and places enclosed by the outside boundaries of the following cities in St Louis County:	
		Brentwood	
		Clayton	
		Mapelwood	
		Richmond Heights	
		Rock Hill	
		Shrewsbury	
		Webster Groves	

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Territory Name	Code	Territory Name	Code
Saline County	28		
Schuyler County	29		
Scotland County	29		
Scott County	17		
Shannon County	27		
Shelby County	29		
Springfield	06		
Territory comprises the entire county of Greene			
Stoddard County	17		
Stone County	27		
Sullivan County	29		
Taney County	27		
Texas County	27		
Vernon County	27		
Warren County	29		
Washington County	27		
Wayne County	27		
Webster County	27		
Worth County	28		
Wright County	27		

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ZIP CODES/TERRITORIES IN NUMERICAL ORDER BY ZIP CODE

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
63001	Allenton	33	63079	Stanton	29
63005	Chesterfield	33	63080	Sullivan	29
63005	Wildwood	33	63084	Union	29
63010	Arnold	08	63087	Valles Mines	27
63011	Ballwin	33	63088	Twin Oaks	33
63011	Ellisville	33	63088	Manchester	33
63011	Manchester	33	63088	Valley Park	33
63011	Wildwood	33	63089	Villa Ridge	29
63012	Barnhart	08	63090	Washington	29
63013	Beaufort	29	63091	Rosebud	29
63014	Berger	29	63101	Saint Louis	12
63015	Catawissa	29	63102	Saint Louis	12
63016	Cedar Hill	08	63103	Saint Louis	12
63017	Chesterfield	33	63104	Saint Louis	12
63017	Town And Country	33	63105	Clayton	32
63019	Crystal City	08	63106	Saint Louis	12
63020	De Soto	08	63107	Saint Louis	12
63021	Ballwin	33	63108	Saint Louis	13
63023	Dittmer	08	63109	Saint Louis	30
63025	Crescent	33	63110	Saint Louis	12
63025	Eureka	33	63111	Saint Louis	12
63026	Fenton	33	63112	Saint Louis	31
63028	Festus	08	63113	Saint Louis	12
63030	Fletcher	08	63114	Breckenridge Hills	34
63036	French Village	27	63114	Overland	34
63037	Gerald	29	63115	Saint Louis	12
63038	Glencoe	33	63116	Saint Louis	30
63039	Gray Summit	29	63117	Richmond Heights	32
63040	Grover	33	63118	Saint Louis	12
63041	Grubville	29	63119	Webster Groves	32
63042	Hazelwood	35	63120	Saint Louis	31
63043	Maryland Heights	33	63121	Vitilas Reid	34
63044	Bridgeton	35	63122	Kirkwood	33
63045	Earth City	35	63123	Aftton	33
63047	Hematite	08	63124	Clayton	32
63048	Herculaneum	08	63125	Lemay	33
63049	High Ridge	08	63126	Sappington	33
63050	Hillsboro	08	63127	Sappington	33
63051	House Springs	08	63128	Sappington	33
63052	Imperial	08	63129	Saint Louis	33
63052	Antonia	08	63130	University City	31
63052	Otto	08	63131	Des Peres	33
63052	Sulphur Springs	08	63131	Frontenac	33
63053	Kimmswick	08	63132	Olivette	34
63055	Labadie	29	63133	Saint Louis	31
63055	Pacific	29	63134	Berkeley	34
63056	Leslie	29	63135	Ferguson	34
63057	Liguori	08	63136	Jennings	34
63060	Lonedell	29	63137	North County	34
63061	Luebbering	29	63138	North County	34
63065	Mapaville	38	63139	Saint Louis	30
63066	Morse Mill	08	63140	Berkeley	34
63068	New Haven	29	63140	Kinloch	34
63070	Pevely	38	63141	Creve Coeru	33
63071	Richwoods	27	63143	Maplewood	32
63072	Robertsville	29	63144	Brentwood	32
63073	Saint Albans	29	63146	West County	33
63074	Saint Ann	34	63147	Saint Louis	13
63077	Saint Clair	29	63155	Saint Louis	12

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ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
63301	Saint Charles	04	63401	Hannibal	29
63303	Saint Charles	04	63430	Alexandria	29
63303	Saint Peters	04	63431	Anabel	29
63304	Saint Charles	04	63432	Arbela	29
63330	Annada	29	63433	Ashburn	29
63332	Augusta	04	63434	Bethel	29
63333	Bellflower	29	63435	Canton	29
63334	Bowling Green	29	63436	Center	29
63336	Clarksville	29	63437	Clarence	29
63336	Paynesville	29	63438	Durham	29
63338	Cottleville	04	63439	Emden	29
63339	Curryville	29	63440	Ewing	29
63341	Defiance	04	63441	Frankford	29
63342	Dulzow	29	63442	Granger	29
63343	Elsberry	29	63443	Hunnewell	29
63344	Eolia	29	63445	Kahoka	29
63345	Farber	29	63446	Knox City	29
63346	Flinthill	04	63447	La Belle	29
63347	Foley	29	63447	Steffenville	29
63348	Foristell	04	63448	La Grange	29
63349	Hawk Point	29	63450	Gibbs	29
63350	High Hill	29	63450	Lenter	29
63351	Jonesburg	29	63451	Leonard	29
63352	Laddonia	29	63452	Lewistown	29
63353	Louisiana	29	63453	Luray	29
63357	Marthasville	29	63454	Maywood	29
63357	Lake Sherwood	29	63456	Monroe City	29
63359	Middletown	29	63457	Monticello	29
63359	New Hartford	29	63458	Newark	29
63361	Montgomery City	29	63459	New London	29
63361	Buell	29	63460	Novelty	29
63361	Danville	29	63461	Palmyra	29
63361	Mineola	29	63462	Perry	29
63362	Moscow Mills	29	63463	Philadelphia	29
63363	New Florence	29	63464	Plevna	29
63365	New Melle	04	63465	Revere	29
63366	O Fallon	04	63466	Saint Patrick	29
63366	Dardenne Prairie	04	63467	Saverton	29
63366	Cottleville	04	63468	Shelbina	29
63366	Saint Paul	04	63469	Shelbyville	29
63367	Lake Saint Louis	04	63471	Taylor	29
63367	Lake St Louis	04	63472	Wayland	29
63369	Old Monroe	29	63473	Williamstown	29
63370	Olney	29	63474	Wyaconda	29
63373	Portage Des Sioux	04	63501	Kirksville	29
63377	Silex	29	63530	Atlanta	29
63378	Treloar	29	63531	Baring	29
63379	Troy	29	63532	Bevier	29
63381	Truxton	29	63533	Brashear	29
63382	Vandalia	29	63534	Callao	29
63383	Warrenton	29	63535	Coatsville	29
63384	Wellsville	29	63536	Downing	29
63385	Wentzville	04	63537	Edina	29
63386	West Alton	04	63538	Elmer	29
63387	Whiteside	29	63539	Ethel	29
63388	Williamsburg	29	63541	Glenwood	29
63389	Winfield	29	63543	Gorin	29
63390	Innsbrook	29	63544	Green Castle	29
63390	Wright City	29	63545	Green City	29

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63546	Greentop	29	63666	Reynolds	27
63547	Hurdland	29	63670	Sainte Genevieve	27
63548	Lancaster	29	63673	Saint Mary	27
63549	La Plata	29	63674	Tiff	27
63551	Livonia	29	63675	Vulcan	27
63552	Macon	29	63701	Leadington	27
63555	Memphis	29	63701	Cape Girardeau	27
63556	Milan	29	63703	Cape Girardeau	27
63557	New Boston	29	63730	Advance	17
63558	New Cambria	29	63732	Altenburg	27
63559	Novinger	29	63732	New Wells	27
63560	Pollock	29	63735	Bell City	17
63561	Queen City	29	63736	Benton	17
63563	Rutledge	29	63737	Brazeau	27
63565	Unionville	29	63738	Brownwood	17
63566	Winigan	29	63739	Burfordville	27
63567	Worthington	29	63740	Chaffee	17
63601	Desloge	27	63742	Commerce	17
63601	Elvins	27	63743	Daisy	27
63601	Flat River	27	63744	Delta	27
63601	Frankclay	27	63745	Dutchtown	27
63601	Leadwood	27	63746	Farrar	27
63601	Park Hills	27	63747	Friedheim	27
63601	Rivermines	27	63747	Perryville	27
63620	Annapolis	27	63748	Frohna	27
63620	Glover	27	63748	Wittenberg	27
63621	Arcadia	27	63750	Gipsy	27
63622	Belgrade	27	63751	Glenallen	27
63623	Belleview	27	63751	Grassy	27
63624	Bismarck	27	63752	Gordonville	27
63625	Black	27	63755	Jackson	27
63626	Blackwell	27	63758	Kelso	17
63627	Bloomsdale	27	63760	Leopold	27
63628	Bonne Terre	27	63763	Mc Gee	27
63629	Bunker	27	63764	Lutesville	27
63630	Cadet	27	63764	Marbel Hill	27
63631	Caledonia	27	63764	Scopus	27
63632	Cascade	27	63766	Millersville	27
63633	Centerville	27	63767	Morley	17
63636	Des Arc	27	63769	Oak Ridge	27
63637	Doe Run	27	63770	Old Appleton	27
63638	Ellington	27	63771	Oran	17
63640	Farmington	27	63772	Painton	17
63645	Fredericktown	27	63774	Perkins	17
63645	Millcreek	27	63775	Perryville	27
63645	Mine La Motte	27	63776	Mc Bride	27
63648	Irondale	27	63779	Pocahontas	27
63650	Ironton	27	63780	Scott City	17
63651	Knob Lick	27	63781	Sedgewickville	27
63653	Leadwood	27	63782	Sturdivant	27
63654	Lesterville	27	63783	Uniontown	27
63655	Marquand	27	63784	Vanduser	17
63656	Middle Brook	27	63785	Whitewater	27
63660	Mineral Point	27	63787	Arab	27
63661	New Offenburg	27	63787	Zalma	27
63662	Patton	27	63801	Miner	17
63663	Pilot Knob	27	63801	Sikeston	17
63664	Potosi	27	63820	Anniston	17
63665	Redford	27	63821	Arbyrd	17

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ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
63822	Bernie	17	63938	Fagus	17
63823	Bertrand	17	63939	Fairdealing	27
63824	Bloodgett	17	63940	Fisk	17
63825	Bloomfield	17	63941	Fremont	27
63826	Braggadocio	17	63942	Gatewood	27
63827	Bragg City	17	63943	Grandin	27
63828	Canalou	17	63944	Greenville	27
63829	Cardwell	17	63944	Hiram	27
63830	Caruthersville	17	63945	Harviell	17
63833	Catron	17	63950	Lodi	27
63834	Charleston	17	63951	Lowndes	27
63837	Clarkton	17	63952	Mill Spring	27
63839	Cooter	17	63953	Naylor	27
63840	Deering	17	63954	Neelyville	17
63841	Dexter	17	63955	Oxly	27
63845	East Prairie	17	63956	Patterson	27
63846	Essex	17	63957	Piedmont	27
63847	Gibson	17	63960	Puxico	17
63848	Gideon	17	63961	Qulin	17
63849	Gobler	17	63962	Rombauer	17
63850	Grayridge	17	63963	Shook	27
63851	Hayti	17	63965	Van Buren	27
63851	Hayti Heights	17	63966	Wappapello	27
63851	Pascola	17	63967	Williamsville	27
63852	Holcomb	17	64001	Alma	28
63853	Holland	17	64011	Bates City	28
63855	Homersville	17	64012	Belton	28
63857	Kennett	17	64012	Village Of Loch Lloyd	28
63860	Kewanee	17	64014	Blue Springs	16
63862	Lilbourn	17	64015	Blue Springs	16
63863	Malden	17	64015	Lake Tapawingo	16
63866	Marston	17	64016	Buckner	16
63867	Matthews	17	64017	Camden	28
63868	Morehouse	17	64018	Camden Point	09
63869	New Madrid	17	64019	Centerview	28
63870	Parma	17	64020	Concordia	28
63873	Conran	17	64021	Corder	28
63873	Portageville	17	64022	Dover	28
63874	Risco	17	64024	Crystal Lakes	28
63875	Rives	17	64024	Excelsior Estates	16
63876	Senath	17	64024	Excelsior Springs	16
63877	Steele	17	64024	Homestead Village	28
63878	Tallapoosa	17	64024	Wood Heights	28
63879	Homestown	17	64028	Farley	09
63879	Wardell	17	64029	Grain Valley	16
63880	Whiteoak	17	64030	Grandview	25
63881	Wolf Island	17	64034	Greenwood	16
63882	Wyatt	17	64034	Lake Winnegago	28
63901	Poplar Bluff	17	64035	Hardin	28
63931	Briar	27	64036	Henrietta	28
63932	Broseley	17	64037	Higginsville	28
63933	Campbell	17	64040	Holden	28
63934	Clubb	27	64048	Holt	16
63934	Silva	27	64050	Independence	26
63935	Doniphan	27	64052	Independence	26
63935	Poynor	27	64053	Independence	26
63936	Dudley	17	64054	Independence	26
63937	Ellsinore	27	64054	Sugar Creek	25

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ZIP CODES/TERRITORIES IN NUMERICAL ORDER BY ZIP CODE

ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
64055	Independence	26	64123	Kansas City	02
64056	Independence	26	64124	Kansas City	02
64057	Independence	26	64125	Kansas City	02
64058	Independence	26	64126	Kansas City	02
64060	Kearney	16	64127	Kansas City	02
64061	Kingsville	28	64128	Kansas City	02
64062	Elmira	28	64129	Raytown	26
64062	Lawson	28	64130	Kansas City	02
64063	Lees Summit	16	64131	Kansas City	16
64064	Lees Summit	16	64132	Kansas City	02
64065	Unity Village	16	64133	Raytown	26
64066	Levasy	16	64134	Kansas City	16
64067	Lexington	28	64136	Kansas City	16
64068	Liberty	36	64137	Kansas City	16
64068	Pleasant Valley	36	64138	Raytown	26
64070	Lone Jack	16	64139	Kansas City	16
64071	Mayview	28	64145	Kansas City	16
64072	Missouri City	16	64146	Kansas City	16
64073	Mosby	16	64147	Martin City	16
64074	Napoleon	28	64149	Kansas City	16
64075	Oak Grove	16	64150	Northmoor	09
64076	Odessa	28	64150	Riverside	09
64077	Orrick	28	64151	Houston Lake	09
64078	Peculiar	28	64151	Lake Waukomis	09
64079	Platte City	09	64151	Northmoor	09
64080	Peasant Hill	28	64151	Platte Woods	09
64081	Lees Summit	16	64151	Riverside	09
64082	Lees Summit	16	64152	Parkville	09
64083	Raymore	28	64152	Weatherby Lake	09
64084	Rayville	28	64153	Weatherby Lake	09
64085	Richmond	28	64154	Kansas City	09
64086	Lake Lotawana	16	64155	Kansas City	36
64086	Lees Summit	16	64156	Kansas City	36
64088	Sibley	16	64157	Kansas City	36
64089	Smithville	16	64158	Kansas City	36
64090	Strasburg	28	64161	Birmingham	36
64092	Waldron	09	64161	Randolph	36
64093	Warrensburg	28	64163	Ferrelview	09
64096	Waverly	28	64164	Kansas City	09
64097	Wellington	28	64165	Kansas City	36
64098	Weston	09	64166	Kansas City	36
64101	Kansas City	02	64167	Kansas City	36
64102	Kansas City	02	64401	Agency	28
64105	Kansas City	02	64402	Albany	28
64106	Kansas City	02	64420	Allendale	28
64108	Kansas City	02	64421	Amazonia	28
64109	Kansas City	02	64422	Amity	28
64110	Kansas City	02	64423	Barnard	28
64111	Kansas City	02	64424	Bethany	28
64112	Kansas City	02	64426	Blythedale	28
64113	Kansas City	02	64427	Bolckow	28
64114	Kansas City	16	64428	Burlington Junction	28
64116	North Kansas City	36	64429	Cameron (Clinton Co)	10
64117	Avondale	36	64429	Cameron (DeKalb Co)	28
64117	Randolph	36	64430	Clarksdale	28
64118	Gladstone	36	64431	Clearmont	28
64119	Gladstone	36	64432	Clyde	28
64120	Kansas City	02	64433	Conception	28

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64434	Conception Junction	28	64496	Watson	28
64436	Cosby	28	64497	Weatherby	28
64437	Bigelow	28	64498	Westboro	28
64437	Coming	28	64499	Worth	28
64437	Craig	28	64501	Saint Joseph	05
64437	Fortescue	28	64503	Saint Joseph	05
64438	Darlington	28	64504	Saint Joseph	05
64439	Dearborn	09	64505	Saint Joseph	05
64440	De Kalb	28	64506	Saint Joseph	05
64441	Denver	28	64507	Saint Joseph	05
64442	Eaglesville	28	64579	Lamar	27
64443	Easton	28	64601	Avalon	28
64444	Edgerton	09	64601	Chillicothe	28
64445	Elmo	28	64603	Arcola	27
64446	Fairfax	28	64620	Altamont	28
64447	Fairport	28	64622	Bogard	28
64448	Faucett	28	64623	Bosworth	28
64449	Fillmore	28	64624	Braymer	28
64451	Forest City	28	64625	Breckenridge	28
64453	Gentry	28	64628	Brookfield	29
64454	Gower	10	64628	Saint Catharine	29
64455	Graham	28	64630	Browning	29
64456	Grant City	28	64631	Bucklin	29
64457	Guilford	28	64632	Cainsville	28
64458	Hatfield	28	64633	Carrollton	28
64459	Helena	28	64633	Wakenda	28
64461	Hopkins	28	64635	Chula	28
64463	King City	28	64636	Coffey	28
64465	Lathrop	10	64637	Cowgill	28
64466	Maitland	28	64638	Dawn	28
64467	Martinsville	28	64639	De Witt	28
64468	Maryville	28	64640	Gallatin	28
64469	Maysville	28	64641	Galt	28
64470	Mound City	28	64642	Brimson	28
64471	New Hampton	28	64642	Gilman City	28
64473	Oregon	28	64643	Hale	28
64474	Osborn	28	64644	Hamilton	28
64475	Parnell	28	64645	Harris	29
64476	Pickering	28	64646	Humphreys	29
64477	Plattsburg	10	64647	Jameson	28
64479	Ravenwood	28	64648	Jamesport	28
64480	Rea	28	64649	Kidder	28
64481	Mount Moriah	28	64650	Kingston	28
64481	Ridgeway	28	64651	Laclede	29
64482	Rock Port	28	64652	Laredo	28
64483	Rosendale	28	64653	Linneus	29
64484	Rushville	28	64654	Lock Springs	28
64485	Svannah	28	64655	Lucerne	29
64486	Sheridan	28	64656	Ludlow	28
64487	Quitman	28	64657	Mc Fall	28
64487	Skidmore	28	64658	Marceline	29
64489	Stanberry	28	64659	Meadville	29
64490	Hemple	28	64660	Mendon	29
64490	Stewartville	28	64661	Mercer	29
64491	Tarkio	28	64664	Mooreville	28
64492	Trimble	10	64667	Newtown	29
64493	Turney	10	64668	Norborne	28
64494	Union Star	28	64670	Pattonsburg	28

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64671	Polo	28	64772	Nevada	27
64672	Powersville	29	64776	Osceola	27
64673	Princeton	29	64778	Horton	27
64674	Purdin	29	64778	Richards	27
64676	Rothville	29	64779	Rich Hill	27
64679	Spickard	28	64780	Rockville	27
64680	Stet	28	64781	Roscoe	27
64681	Sumner	29	64783	Schell City	27
64682	Tina	28	64784	Sheldon	27
64683	Trenton	28	64788	Urich	28
64686	Utica	28	64789	Vista	27
64688	Wheeling	28	64790	Walker	27
64689	Winston	28	64801	Joplin	37
64701	Harrisonville	28	64804	Brooklyn Heights	37
64720	Adrian	27	64804	Joplin	37
64722	Amoret	27	64830	Alba	37
64723	Amsterdam	27	64831	Anderson	27
64724	Appleton City	27	64832	Asbury	27
64725	Archie	28	64833	Avilla	37
64725	Austin	28	64834	Carl Junction	37
64726	Blairstown	28	64835	Carterville	37
64728	Bronaugh	27	64836	Carthage	37
64730	Butler	27	64840	Diamond	27
64730	Passaic	27	64841	Duenweg	37
64733	Chilhowee	28	64842	Fairview	27
64734	Cleveland	28	64843	Goodman	27
64734	West Line	28	64844	Granby	27
64735	Clinton	28	64847	Lanagan	27
64735	Tightwad	28	64848	La Russell	27
64738	Collins	27	64849	Neck City	37
64739	Creighton	28	64850	Neosho	27
64740	Deepwater	28	64853	Newtonia	27
64741	Deerfield	27	64854	Noel	27
64742	Drexel	27	64855	Oronogo	37
64743	East Lynne	28	64856	Jane	27
64744	El Dorado Springs	27	64856	Pineville	27
64745	Foster	27	64857	Purcell	37
64746	Freeman	28	64858	Racine	27
64746	Lake Annette	28	64859	Reeds	37
64747	Garden City	28	64861	Rocky Comfort	27
64747	Latour	28	64862	Sarcoxie	37
64748	Golden City	27	64863	South West City	27
64750	Harwood	27	64864	Saginaw	27
64752	Hume	27	64865	Seneca	27
64752	Stotesbury	27	64866	Stark City	27
64755	Jasper	37	64867	Stella	27
64756	Jerico Springs	27	64868	Tiff City	27
64759	Iantha	27	64869	Waco	37
64759	Irwin	27	64870	Webb City	37
64761	Leeton	28	64873	Wentworth	27
64762	Liberal	27	64874	Wheaton	27
64763	Lowry City	27	65001	Argyle	29
64765	Metz	27	65010	Ashland	29
64766	Milford	27	65011	Barnett	29
64767	Milo	27	65013	Belle	29
64769	Mindenmines	27	65014	Bland	29
64770	Montrose	28	65016	Bonnots Mill	29
64771	Moundville	27	65017	Brumley	29

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ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
65018	California	29	65101	Jefferson City	38
65020	Camdenton	29	65109	Jefferson City	38
65022	Cedar City	29	65201	Columbia	03
65023	Centertown	38	65202	Columbia	03
65024	Chamois	29	65203	Columbia	03
65025	Clarksburg	29	65230	Armstrong	29
65026	Eldon	29	65231	Auxvasse	29
65031	Etterville	29	65232	Benton City	29
65032	Eugene	38	65233	Boonville	29
65034	Fortuna	29	65236	Brunswick	29
64035	Freeburg	29	65237	Bunceton	29
65036	Gasconade	29	65239	Cairo	29
65036	Morrison	29	65240	Centralia	29
65037	Gravois Mills	29	65243	Clark	29
65037	Laurie	29	65244	Clifton Hill	29
65038	Laurie	29	65246	Dalton	29
65039	Hartsburg	29	65247	Excello	29
65040	Henley	38	65248	Fayette	29
65041	Hermann	29	65250	Franklin	29
65041	Mckittrick	29	65251	Fulton	29
65042	High Point	29	65254	Glasgow	29
65043	Holts Summit	29	65255	Hallsville	29
65046	Jamestown	29	65256	Harrisburg	29
65047	Kaiser	29	65257	Higbee	29
65048	Koellztown	29	65258	Holliday	29
65049	Four Seasons	29	65259	Huntsville	29
65049	Lake Ozark	29	65260	Jacksonville	29
65049	Village Of Four Seasons	29	65261	Keytesville	29
65050	Latham	29	65262	Kingdom City	29
65051	Linn	29	65263	Madison	29
65052	Linn Creek	29	65264	Martinsburg	29
65053	Lohman	38	65265	Mexico	29
65054	Loose Creek	29	65270	Moberly	29
65055	Mc Girk	29	65274	New Franklin	29
65058	Meta	29	65275	Paris	29
65059	Mokane	29	65276	Pilot Grove	29
65061	Gasconade	29	65278	Renick	29
65062	Mouth Sterling	29	65279	Rocheport	29
65063	New Bloomfield	29	65280	Rush Hill	29
65064	Olean	29	65281	Salisbury	29
65065	Osage Beach	29	65282	Santa Fe	29
65066	Owensville	29	65283	Florida	29
65067	Portland	29	65283	Stousville	29
65068	Prairie Home	29	65284	Sturgeon	29
65069	Rhineland	29	65285	Thompson	29
65072	Rocky Mount	29	65286	Triplett	29
65074	Russellville	38	65287	Wooldridge	29
65075	Saint Elizabeth	29	65301	Sedalia	29
65076	Saint Thomas	38	65305	Whiteman Air Force Base	28
65077	Steedman	29	65320	Arrow Rock	28
65078	Stover	29	65321	Blackburn	28
65079	Sunrise Beach	29	65322	Blackwater	29
65080	Tebbetts	29	65323	Calhoun	28
65081	Tipton	29	65324	Climax Springs	29
65082	Tuscumbia	29	65325	Cole Camp	29
65083	Ulman	29	65326	Edwards	29
65084	Versailles	29	65327	Emma	28
65085	Wetphalia	29	65329	Florence	29

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65330	Gilliam	28	65541	Lenox	29
65332	Green Ridge	29	65542	Licking	27
65333	Houstonia	29	65543	Lynchburg	27
65334	Hughesville	29	65546	Montier	27
65335	Ionia	29	65548	Mountain View	27
65336	Knob Noster	28	65550	Newburg	29
65337	La Monte	29	65552	Plato	27
65338	Lincoln	29	65555	Raymondville	27
65339	Grand Pass	28	65556	Richland	27
65339	Malta Bend	28	65557	Roby	27
65340	Marshall	28	65559	Saint James	29
65340	Napton	28	65560	Salem	29
65344	Miami	28	65564	Solo	27
65345	Mora	29	65565	Berryman	29
65347	Nelson	28	65565	Courtois	29
65348	Otterville	29	65565	Steelville	29
65349	Slater	28	65566	Viburnum	27
65350	Smithton	29	65567	Stoutland	27
65351	Sweet Springs	28	65570	Success	27
65354	Syracuse	29	65571	Summersville	27
65355	Warsaw	29	65572	Swedeberg	27
65360	Windsor	28	65580	Vichy	29
65401	Lecoma	29	65582	Vienna	29
65401	Rolla	29	65583	Waynesville	27
65436	Beulah	29	65584	Saint Robert	27
65438	Birch Tree	27	65586	Wesco	29
65438	Teresita	27	65588	Winona	27
65439	Bixby	27	65589	Yukon	27
65440	Boss	29	65590	Long Lane	27
65441	Bourbon	29	65591	Montreal	29
65443	Brinktown	29	65601	Aldrich	27
65444	Bendavis	27	65604	Ash Grove	06
65444	Bucyrus	27	65605	Aurora	27
65446	Cherryville	29	65605	Jenkins	27
65449	Cook Station	29	65606	Alton	27
65452	Crocker	27	65606	Riverton	27
65453	Cuba	29	65607	Caplinger Mills	27
65456	Davisville	29	65608	Ava	27
65457	Devils Elbow	27	65609	Bakersfield	27
65459	Dixon	27	65610	Billings	27
65461	Duke	29	65611	Blue Eye	27
65462	Edgar Springs	29	65612	Bois D'Arc	06
65463	Eldridge	27	65613	Bolivar	27
65464	Elk Creek	27	65614	Bradleyville	27
65466	Eminence	27	65616	Branson	27
65468	Eunice	27	65617	Brighton	27
65470	Falcon	27	65618	Brixey	27
65473	Fort Leonard Wood	27	65619	Battlefield	06
65479	Hartshorn	27	65619	Brookline Station	06
65483	Houston	27	65620	Bruner	27
65484	Huggins	27	65622	Buffalo	27
65486	Iberia	29	65623	Butterfield	27
65501	Jadwin	29	65623	Cassville	27
65529	Jerome	29	65624	Cape Fair	27
65532	Lake Spring	29	65626	Caulfield	27
65534	Laquey	27	65627	Cedarcreek	27
65535	Leasburg	29	65629	Chadwick	27
65536	Lebanon	27	65630	Chestnutridge	27

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65630	Saddlebrooke	27	65712	Mount Vernon	27
65631	Clever	27	65713	Niangua	27
65632	Conway	27	65714	Nixa	27
65633	Crane	27	65715	Noble	27
65634	Cross Timbers	27	65717	Norwood	27
65635	Dadeville	27	65720	Oldfield	27
65636	Diggins	27	65721	Ozark	27
65637	Dora	27	65722	Phillipsburg	27
65638	Drury	27	65723	Pierce City	27
65640	Dunnegan	27	65724	Pittsburg	27
65641	Eagle Rock	27	65725	Pleasant Hope	06
65644	Elkland	27	65726	Point Lookout	27
65645	Eudora	27	65727	Polk	27
65645	Morrisville	27	65728	Ponce De Leon	27
65646	Everton	27	65729	Pontiac	27
65647	Exeter	27	65730	Powell	27
65648	Fair Grove	06	65731	Powersite	27
65649	Fair Play	27	65732	Preston	27
65650	Flemington	27	65733	Protem	27
65652	Fordland	27	65734	Purdy	27
65653	Forsyth	27	65735	Quincy	27
65654	Freistatt	27	65737	Reeds Spring	27
65655	Gainesville	27	65738	Republic	06
65656	Galena	27	65739	Ridgedale	27
65657	Garrison	27	65740	Merriam Woods Village	27
65658	Golden	27	65740	Rockaway Beach	27
65660	Graff	27	65741	Rockbridge	27
65661	Greenfield	27	65742	Rogersville	27
65662	Grovespring	27	65744	Rueter	27
65663	Goodson	27	65745	Seligman	27
65663	Half Way	27	65746	Seymour	27
65664	Halltown	27	65747	Shell Knob	27
65666	Hardenville	27	65752	South Greenfield	27
65667	Hartville	27	65753	Sparta	27
65668	Hermitage	27	65754	Spokane	27
65669	Highlandville	27	65755	Squires	27
65672	Hollister	27	65756	Stotts City	27
65674	Humansville	27	65757	Strafford	06
65675	Hurley	27	65759	Taneyville	27
65676	Isabella	27	65760	Sycamore	27
65679	Kirbyville	27	65760	Tecumseh	27
65680	Kissee Mills	27	65761	Dugginsville	27
65681	Lampe	27	65761	Theodosia	27
65682	Lockwood	27	65762	Nottinghamhill	27
65685	Louisburg	27	65762	Thomfiled	27
65686	Kimberling City	27	65764	Tunas	27
65688	Brandsville	27	65765	Turners	06
65689	Cabool	27	65766	Udall	27
65690	Couch	27	65767	Urbana	27
65692	Koshkonong	27	65768	Vanzant	27
65701	Mc Clurg	27	65769	Verona	27
65702	Macomb	27	65770	Walnut Grove	06
65704	Masfield	27	65771	Walnut Shade	27
65705	Marionville	27	65772	Washburn	27
65706	Marshfield	27	65773	Souder	27
65707	Miller	27	65773	Wasola	27
65708	Monett	27	65774	Weaubleau	27
65711	Mountain Grove	27	65775	West Plains	27

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ZIP Code	USPS ZIP Code Name	Territory
65776	South Fork	27
65777	Moody	27
65778	Myrtle	27
65779	Wheatland	27
65781	Willard	06
65783	Windyville	27
65784	Zanoni	27
65785	Stockton	27
65786	Macks Creek	29
65787	Roach	29
65788	Peace Valley	27
65789	Pomona	27
65790	Pottersville	27
65791	Thayer	27
65793	Willow Springs	27
65802	Springfield	06
65803	Springfield	06
65804	Springfield	06
65806	Springfield	06
65807	Springfield	06
65809	Springfield	06
65810	Springfield	06

UNIVERSAL AUTOMOBILE PROGRAM

This program was developed to assist our agents by:

- A. Rewarding their exceptional drivers and customers with a competitive product,
- B. While helping retain their customers who have developed an adverse driving record, **but truly have the ability to improve.**

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.

Universal Automobile Tier Program

The Universal Automobile Tier Program will have 5 Tiers based on a search of Insurance SCORE information prior to issue, within 90 days of the inception date of a new policy. This information helps predict the potential for future losses and often allows a more competitive rate to apply.

Use of such information at renewal will be up-dated 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 or renewal issued when an 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 create a neutral affect on the rating and place the risk in Tier 3.

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 rules will revert to use of the Tier 3 - neutral affect on rating.

Universal Automobile Tier Program

Definitions

Insurance SCORE Indications

TIER 1 – Indications of a Superior history.

TIER 2 – Indications of an Excellent history.

TIER 3 – Indications of a Normal history or neutral treatment of insufficient or disputed data affecting the results.

TIER 4 – Indications of a Fair history.

TIER 5 – Indications of a need for improvement.

Determination of Tier

The Company recognizes that financial management history alone is not the only predictor of future claims potential. Because of this, the Tier Determination process will include an adjustment for years of coverage with Farmers Mutual Hail Insurance Company of Iowa.

The indicated Tier placement will be adjusted by a factor that may potentially improve the Tier placement based on an acceptable, demonstrated loss history with the Company at the time of the renewal review. This allows individual policyholders to show over time that they are the exception to the rule and allow them to benefit from that documented claims history.

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 within 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.

Safe Driver Improvement Program – SDIP

Any risk requiring more than 6 “Driving Record Points” under the SDIP is **not** eligible.

Limits

New Business with 4 or more SDIP points, 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 4 or more SDIP points.

AUTOMOBILE PROGRAM GUIDELINES

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. Audi
2. BMW
3. Chevrolet – Corvette
4. Classic or Antique Autos of Particular Interest
5. DeLorean – all models
6. Dodge – Stealth, Viper
7. Ferrari – all models
8. Jaguar
9. Jeep – CJ-5, CJ-7
10. Lamborghini – all models
11. Mercedes-Benz
12. Porsche
13. Rolls Royce – all models

PROHIBITED VEHICLE TYPES & USAGE

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

(No one will be refused solely for meeting only one of the following)

The following risks must be submitted for prior approval:

1. Persons with a major physical or mental impairment. (Diabetes, epilepsy, heart ailment, blackouts, impairment of limbs, eyesight, hearing).
2. Excessive users of alcohol, drugs or narcotics.
3. Operators without a valid driver's license.
4. Risks where only operator is under age 22 with no supporting parental Personal Automobile coverage.
5. Persons who have not had continuous prior insurance coverage with a Standard Automobile carrier.
6. Persons who are engaged in illegal activity or have a criminal record.
7. Persons required to file proof of financial responsibility or to file with a federal or state authority.
8. Aliens or un-naturalized persons.
9. Applicant or spouse active in military with listed vehicles garaged outside the state of Missouri.
10. Applicant over age 75 without a properly completed ACORD Medical Statement.
11. Persons who have demonstrated disregard of traffic laws or safety of other motorists.
12. Risks with a past history of claim frequency.
13. Brokered risks.
14. Non-uniform Limits of Liability, Medical Payments, Uninsured/Underinsured Motorists.
15. Vehicles with an original cost new in excess of \$80,000.
16. Motor Homes with an original cost new in excess of \$250,000.
17. Vehicles that carry Collision Coverage **without** also including the Comprehensive (OTC) feature.
18. Operators that will not be replacing out-of-state driver's licenses with a valid Missouri driver's license.
19. Vehicles 15 years old or older **without photos showing all sides** when physical damage coverage is requested.

UNIVERSAL AUTOMOBILE TIER PROGRAM

The Farmers Mutual Hail Insurance Company of Iowa Universal Automobile Tier Program will utilize an established Insurance SCORE product called "LexisNexis/ChoicePoint Attract – Standard Auto" to establish the Tier indicator on new business.

The ChoicePoint Attract Standard Auto Insurance SCORE will be modified based on the following Tier Determination Table:

Years of Longevity	Factor Adjustment
0 years	+0 factor points
1 year	+10 factor points
2 years	+20 factor points
3 years	+30 factor points
4 years	+40 factor points
5 or more	+50 factor points

The Tier Determination process will add the above indicated factor adjustment to the Insurance SCORE factor and apply the result to this Tier Determination Table:

Tier Name	Modified Insurance SCORE Range	Rate Factor
TIER 1	785 and above	X 0.80
TIER 2	727 to 784	X 0.90
TIER 3	676 to 726 or none	X 1.00
TIER 4	618 to 675	X 1.10
TIER 5	617 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.

7-1-13

**MISSOURI AUTOMOBILE - MISCELLANEOUS COVERAGES
Semi-Annual Premium - ALL TERRITORIES**

Section 14

Part D. - Optional Limits Transportation Expenses Coverage

Limit	Premium
\$30/\$900	12.00
\$40/\$1,200	17.00
\$50/\$1,500	22.00

Part E. - Towing and Labor Costs

Limit	Premium
\$50	5.00
\$75	8.00
\$100	10.00

Part F. - Excess Sound Reproducing Equipment

Limit	Premium
\$1,500	35.00
Increased Limits are available at the following Rate (Maximum \$5,000 Limit)	
Per \$500 of Coverage	25.00

Part G. - Tapes, Records, Discs & Other Media Coverage

Limit	Premium
\$200	15.00

Part H. – Excess Custom Equipment Coverage

Increased Limits are available at the following Rate (Maximum \$5,000 Limit)	
Per \$500 of Coverage	15.00

Part K. – Trip Interruption Coverage

Limit	Premium
\$600	15.00

MISSOURI AUTOMOBILE - MISCELLANEOUS COVERAGES
Semi-Annual Premium - ALL TERRITORIES

Section 19

G. Antique Automobiles

Coverage	Deductible	Rate per \$100
Other-than-Collision	\$500	.68
Collision	\$500	.98

FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER

Farmers Mutual Hail Insurance Company of Iowa

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.

FARM TRUCK, FARM TRACTOR-TRAILER, FARM TRAILER

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	.70
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
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Full Coverage	\$.60
50 Deductible	\$.54
100 Deductible	\$.48
200 Deductible	\$.42
250 Deductible	\$.38
500 Deductible	\$.32
1000 Deductible	\$.26
1500 Deductible	\$.22
2000 Deductible	\$.19
2500 Deductible	\$.16

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

	1AF/6	1FP	2AF	2CF	5CB
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).

MISSOURI AUTOMOBILE FORMS

FMH PJ 2	03-13	Policy Jacket
FMH INFO	04-13	Notice to Policyholders
FMH AU Index 001	09-14	Your Personal Automobile Policy Quick Reference
PP 00 01	01 05	Personal Auto Policy
FMH 01 63	09 14	Amendment Of Policy Provisions – Missouri
PP 03 01	08 86	Federal Employees Using Autos in Government Business
PP 03 02	06 98	Optional Limits Transportation Expenses Coverage
PP 03 03	04 86	Towing And Labor Costs Coverage
PP 03 05	08 86	Loss Payable Clause
PP 03 06	01 05	Extended Non-Owned Coverage – Vehicles Furnished or Available For Regular Use
PP 03 07	01 05	Trailer/Camper Body Coverage (Maximum Limit of Liability)
PP 03 08	06 94	Coverage For Damage To Your Auto (Maximum Limit Of Liability)
PP 03 09	01 05	Single Liability Limit
PP 03 10	08 86	Change Endorsement
PP 03 13	01 05	Excess Electronic Equipment Coverage
PP 03 18	01 09	Excess Custom Equipment Coverage
PP 03 19	08 86	Additional Insured - Lessor
PP 03 23	01 05	Miscellaneous Type Vehicle Endorsement
PP 03 28	06 98	Miscellaneous Type Vehicle Amendment (Motor Homes)
PP 03 34	01 05	Joint Ownership Coverage
PP 03 35	09 93	Auto Loan/Lease Coverage
PP 04 02	06 98	Single Underinsured Motorists Limit
PP 04 55	06 98	Single Uninsured Motorists Limit
PP 13 01	12 99	Coverage for Damage to Your Auto Exclusion Endorsement
PP 13 02	01 05	Trip Interruption Coverage
PP 13 03	01 05	Trust Endorsement
PP 13 06	01 09	Custom Equipment Exclusion Endorsement
FMH 14 07	09 14	Uninsured Motorists Coverage - Missouri
FMH 14 22	09 14	Underinsured Motorists Coverage - Missouri
FMH 80 MO	07 13	Named Driver Exclusion Endorsement
FMH 02 00	12 12	Farm Semi Tractor/Trailer Liability Endorsement
FUMOAF01	09 01	Reduced Limit of Liability for Permissive Use Operators
FMH 6795	01 14	Additional Interest Endorsement
FMH 6907	01 14	Notice of Cancellation to Additional Interest