

RULES – INFORMATION

MAY 8, 2019

BUSINESSOWNERS	LI-BP-2019-041
COMMERCIAL AUTOMOBILE	LI-CA-2019-088
COMMERCIAL PROPERTY	LI-CF-2019-028
PERSONAL LIABILITY (INCL. PERSONAL UMBRELLA)	LI-DL-2019-011
DWELLING PROPERTY	LI-DP-2019-033
GENERAL LIABILITY	LI-GL-2019-133
HOMEOWNERS	LI-HO-2019-053
MOTORCYCLE	LI-MT-2019-030
PERSONAL AUTO	LI-PA-2019-106

QUARTERLY ZIP CODE TERRITORY UPDATES PROVIDED

KEY MESSAGE

Enclosed are the latest updates of USPS ZIP code changes from October 2018 to January 2019.

Affected LOBs: BP, CA, CF, DP, GL, HO, MT and PA.

UPDATES FOR ZIP CODE TERRITORY STATES

We are providing ZIP code updates for the following ZIP code Territory jurisdictions:

- District of Columbia
- Idaho
- Illinois
- Minnesota
- New Jersey
- Nevada
- Texas

Note there were no USPS ZIP code changes impacting the following:

- Dwelling Property (other than Earthquake)
- Homeowners (other than Earthquake)
- Personal Liability (including Personal Umbrella)

See attachments for details.

ISO ACTION

Enclosed are the USPS ZIP code changes from October 2018 to January 2019.

FUTURE ISO ACTION

ISO will:

- Issue quarterly ZIP code tracking circulars to provide you with the latest available information about USPS ZIP code changes.
- Issue an annual ZIP code tracking circular containing a compilation of the quarterly updates.
- Following the annual ZIP code tracking circular, revise the manual pages and update our electronic deliveries to reflect the annual compilation.

REFERENCE(S)

- [LI-BP-2019-038](#) (05/06/2019) Businessowners Annual ZIP Code Territory Update Provided
- [LI-PA-2019-095](#) (04/24/2019) Personal Auto Annual ZIP Code Territory Update Provided
- [LI-DL-2019-009](#) (04/18/2019) Personal Umbrella Annual ZIP Code Territory Update Provided
- [LI-MT-2019-022](#) (04/17/2019) Motorcycle Annual ZIP Code Territory Update Provided
- [LI-GL-2019-123](#) (04/15/2019) General Liability Annual ZIP Code Territory Update Provided
- [LI-DP-2019-017](#) (02/22/2019) Dwelling Annual ZIP Code Territory Update Provided
- [LI-HO-2019-026](#) (02/19/2019) Homeowners Annual ZIP Code Territory Update Provided
- [LI-CA-2019-046](#) (02/14/2019) Commercial Auto Annual ZIP Code Territory Update Provided
- [LI-CF-2019-010](#) (02/13/2019) Commercial Property Annual ZIP Code Territory Update

ATTACHMENT(S)

- Exhibit 1 – Businessowners ZIP Code Changes
- Exhibit 2 – Commercial Automobile ZIP Code Changes
- Exhibit 3 – Commercial Property Earthquake ZIP Code Changes
- Exhibit 4 – Commercial Property BG II ZIP Code Changes
- Exhibit 5 – Dwelling Earthquake ZIP Code Changes
- Exhibit 6 – General Liability ZIP Code Changes
- Exhibit 7 – Homeowners Earthquake ZIP Code Changes
- Exhibit 8 – Motorcycle ZIP Code Changes
- Exhibit 9 – Personal Auto ZIP Code Changes

CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:

Businessowners

Meyer Gilden
Actuarial Operations
201-469-4440
Meyer.Gilden@verisk.com
propertyactuarial@verisk.com

Commercial Auto

Rena Lewisohn
Actuarial Operations
201-469-2639
Rena.Lewisohn@verisk.com
autoactuarial@verisk.com

Commercial Property

Alice Xiang
Actuarial Operations
201-469-3343
Alice.Xiang@verisk.com
propertyactuarial@verisk.com

Dwelling Property

Jennifer Hellmuth
Actuarial Operations
201-469-2725
Jennifer.Hellmuth@verisk.com
propertyactuarial@verisk.com

General Liability

Kenneth Woo
Actuarial Operations
201-469-2839
Kenneth.Woo@verisk.com
casualtyactuarial@verisk.com

Homeowners

Jennifer Hellmuth
Actuarial Operations
201-469-2725
Jennifer.Hellmuth@verisk.com
propertyactuarial@verisk.com

Motorcycle

Leo Cavicchio
Actuarial Operations
201-469-3726
Leo.Cavicchio@verisk.com
autoactuarial@verisk.com

Personal Auto

Leo Cavicchio
Actuarial Operations
201-469-3726
Leo.Cavicchio@verisk.com
autoactuarial@verisk.com

- The non-actuarial content of this circular, please contact:

Agnes Edmilao
Production Operations, Compliance and Product Services
201-469-2848
productionoperations@verisk.com

- Other issues for this circular, please contact Customer Support:

E-mail: info@verisk.com
Phone: 800-888-4476

Callers outside the United States, Canada, and the Caribbean may contact us using our global toll-free number (International Access Code + 800 48977489). For information on all ISO products, visit us at www.verisk.com/iso. To keep abreast of the latest Insurance Lines Services updates, view www.verisk.com/ils.



IMPORTANT NOTICE FOR USERS OF ISO PRODUCTS AND SERVICES

Please make sure that your company has authorized your use of this product and has complied with the requirements applicable in the jurisdiction where you plan to use it.

We distribute both state-specific and multi-state products and services. We do not distribute all the multi-state products and services for use in every jurisdiction due to corporate policy, regulatory preference, or variations or lack of clarity in state laws.

We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

Copyright Explanation

The material distributed by Insurance Services Office, Inc. is copyrighted. All rights reserved. Possession of these pages does not confer the right to print, reprint, publish, copy, sell, file, or use same in any manner without the written permission of the copyright owner. Permission is hereby granted to members, subscribers, and service purchasers to reprint, copy, or otherwise use the enclosed material for purposes of their own business use relating to that territory or line or kind of insurance, or subdivision thereof, for which they participate, provided that:

- A. where ISO copyrighted material is reprinted, copied, or otherwise used **as a whole**, it must reflect the copyright notice actually shown on such material.
- B. where ISO copyrighted material is reprinted, copied, or otherwise used **in part**, the following credit legend must appear at the bottom of each page so used:

Includes copyrighted material of Insurance Services Office, Inc., with its permission.

NEW POINT ZIP CODES

State	New Point ZIP	Enclosing ZIP	Territory
MN	55131	55125	702

For this January 2019 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- NEW BOUNDARY ZIP CODES
- DELETED BOUNDARY ZIP CODES
- DELETED POINT ZIP CODES
- BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY
- BOUNDARY ZIP CODES THAT CHANGED BOUNDARY AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY

NEW POINT ZIP CODES

State	New Point ZIP	Enclosing ZIP	Territory
MN	55131	55125	109
NV	89437	89434	111

DELETED POINT ZIP CODES

State	Deleted Point ZIP	Enclosing ZIP
ID	83731	83705

For this update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- NEW BOUNDARY ZIP CODES
- DELETED BOUNDARY ZIP CODES
- BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY
- BOUNDARY ZIP CODES THAT CHANGED BOUNDARY AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY

NEW POINT ZIP CODES

State	New Point ZIP	Enclosing ZIP	Territory
NV	89437	89434	22

DELETED POINT ZIP CODES

State	Deleted Point ZIP	Enclosing ZIP
ID	83731	83705

For this January 2019 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- NEW BOUNDARY ZIP CODES
- DELETED BOUNDARY ZIP CODES
- BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY
- BOUNDARY ZIP CODES THAT CHANGED BOUNDARY AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY

POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY

State	Point ZIP	Revised Enclosing ZIP	Prior Enclosing ZIP	Revised Territory	Prior Territory
NJ	08329	08349	08332	II	I

For this January 2019 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- NEW BOUNDARY ZIP CODES
- NEW POINT ZIP CODES
- DELETED BOUNDARY ZIP CODES
- DELETED POINT ZIP CODES
- BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY
- BOUNDARY ZIP CODES THAT CHANGED BOUNDARY AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED

NEW POINT ZIP CODES

State	New Point ZIP	Enclosing ZIP	Territory
DC	56970	20018	21
MN	55131	55125	21
NV	89437	89434	22
TX	75059	75061	22

DELETED POINT ZIP CODES

State	Deleted Point ZIP	Enclosing ZIP
ID	83731	83705

For this January 2019 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- NEW BOUNDARY ZIP CODES
- DELETED BOUNDARY ZIP CODES
- BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY
- BOUNDARY ZIP CODES THAT CHANGED BOUNDARY AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY

NEW POINT ZIP CODES

State	New Point ZIP	Enclosing ZIP	Territory
MN	55131	55125	502

POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY

State	Point ZIP	Revised Enclosing ZIP	Prior Enclosing ZIP	Revised Territory	Prior Territory
IL	60121	60120	60123	507	509

For this January 2019 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- NEW BOUNDARY ZIP CODES
- DELETED BOUNDARY ZIP CODES
- DELETED POINT ZIP CODES
- BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY
- BOUNDARY ZIP CODES THAT CHANGED BOUNDARY AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED

NEW POINT ZIP CODES

State	New Point ZIP	Enclosing ZIP	Territory
DC	56970	20018	21
MN	55131	55125	21
NV	89437	89434	22
TX	75059	75061	22

DELETED POINT ZIP CODES

State	Deleted Point ZIP	Enclosing ZIP
ID	83731	83705

For this January 2019 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- NEW BOUNDARY ZIP CODES
- DELETED BOUNDARY ZIP CODES
- BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY
- BOUNDARY ZIP CODES THAT CHANGED BOUNDARY AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY

NEW POINT ZIP CODES

State	New Point ZIP	Enclosing ZIP	Territory
MN	55131	55125	45

DELETED POINT ZIP CODES

State	Deleted Point ZIP	Enclosing ZIP
ID	83731	83705

For this January 2019 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- NEW BOUNDARY ZIP CODES
- DELETED BOUNDARY ZIP CODES
- BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY
- BOUNDARY ZIP CODES THAT CHANGED BOUNDARY AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY

NEW POINT ZIP CODES

State	New Point ZIP	Enclosing ZIP	Territory
MN	55131	55125	45
NV	89437	89434	22

DELETED POINT ZIP CODES

State	Deleted Point ZIP	Enclosing ZIP
ID	83731	83705

For this January 2019 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- NEW BOUNDARY ZIP CODES
- DELETED BOUNDARY ZIP CODES
- BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY
- BOUNDARY ZIP CODES THAT CHANGED BOUNDARY AND AS A RESULT CHANGED TERRITORY
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY