

## RULES – INFORMATION

OCTOBER 28, 2020

BUSINESSOWNERS	LI-BP-2020-126
COMMERCIAL AUTOMOBILE	LI-CA-2020-432
COMMERCIAL PROPERTY	LI-CF-2020-103
PERSONAL LIABILITY (INCL. PERSONAL UMBRELLA)	LI-DL-2020-043
DWELLING PROPERTY	LI-DP-2020-077
GENERAL LIABILITY	LI-GL-2020-195
HOME HEALTHCARE	LI-HH-2020-008
HOMEOWNERS	LI-HO-2020-332
MOTORCYCLE	LI-MT-2020-069
PERSONAL AUTO	LI-PA-2020-284

## QUARTERLY ZIP CODE TERRITORY UPDATES PROVIDED

### KEY MESSAGE

Enclosed are the latest updates of USPS ZIP code changes from April 2020 to July 2020.

Affected Lines of Business: BP, CA, CF, DL, DP, GL, HH, HO, MT and PA

### UPDATES FOR ZIP CODE TERRITORY STATES

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

- California
- Colorado
- Connecticut
- District of Columbia
- Idaho
- Missouri
- Montana
- Ohio
- Pennsylvania
- South Carolina
- Vermont
- Wisconsin

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

- Dwelling Other Than Earthquake
- Homeowners Other Than Earthquake

See attachments for details.

### ISO ACTION

Enclosed are the USPS ZIP code changes from April 2020 to July 2020.

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## 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.

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## REFERENCE(S)

- [LI-HH-2020-002](#) (04/23/2020) Home Healthcare Annual ZIP Code Territory Update Provided
- [LI-PA-2020-102](#) (04/13/2020) Personal Auto Annual ZIP Code Territory Update Provided
- [LI-BP-2020-039](#) (04/10/2020) Businessowners Annual ZIP Code Territory Update Provided
- [LI-MT-2020-027](#) (04/08/2020) Motorcycle Annual ZIP Code Territory Update Provided
- [LI-DL-2020-018](#) (04/07/2020) Personal Umbrella Annual ZIP Code Territory Update Provided
- [LI-CF-2020-031](#) (03/26/2020) Commercial Property Annual ZIP Code Territory Update Provided
- [LI-DP-2020-016](#) (03/17/2020) Dwelling Annual ZIP Code Territory Update Provided
- [LI-CA-2020-149](#) (03/13/2020) Commercial Auto Annual ZIP Code Territory Update Provided
- [LI-HO-2020-034](#) (03/13/2020) Homeowners Annual ZIP Code Territory Update Provided
- [LI-GL-2020-042](#) (03/12/2020) General Liability Annual ZIP Code Territory Update Provided

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## ATTACHMENT(S)

- Exhibit 1 – Businessowners ZIP Code Changes
- Exhibit 2 – Commercial Automobile ZIP Code Changes
- Exhibit 3 – Commercial Property BG II ZIP Code Changes
- Exhibit 4 – Commercial Property Earthquake ZIP Code Changes
- Exhibit 5 – Dwelling Earthquake ZIP Code Changes
- Exhibit 6 – General Liability ZIP Code Changes
- Exhibit 7 – Home Healthcare ZIP Code Changes
- Exhibit 8 – Homeowners Earthquake ZIP Code Changes
- Exhibit 9 – Motorcycle ZIP Code Changes
- Exhibit 10 – Personal Auto ZIP Code Changes
- Exhibit 11 – Personal Umbrella ZIP Code Changes

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
CO	80251	80014
CT	06814	06810
CT	06816	06810
CT	06817	06810

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

<b>State</b>	<b>Point ZIP</b>	<b>Revised Enclosing ZIP</b>	<b>Prior Enclosing ZIP</b>	<b>Revised Territory</b>	<b>Prior Territory</b>
OH	43109	43232	43110	715	716

For this July 2020 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
- 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

**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
CA	90899	90802
CO	80251	80014
ID	83230	83276

**POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY**

<b>State</b>	<b>Boundary ZIP</b>	<b>Greatest Area From</b>	<b>Revised Territory</b>	<b>Prior Territory</b>
PA	15959	15928	152	140

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

<b>State</b>	<b>Point ZIP</b>	<b>Revised Enclosing ZIP</b>	<b>Prior Enclosing ZIP</b>	<b>Revised Territory</b>	<b>Prior Territory</b>
OH	43109	43232	43110	103	148
PA	16515	16506	16510	156	109

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

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

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
CT	06814	06810
CT	06816	06810
CT	06817	06810

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

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
CO	80251	80014

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**NEW POINT ZIP CODES**

<b>State</b>	<b>New Point ZIP</b>	<b>Enclosing ZIP</b>	<b>Territory</b>
DC	56971	20001	21

**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
CO	80251	80014
CT	06814	06810
CT	06816	06810
CT	06817	06810

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

<b>State</b>	<b>Point ZIP</b>	<b>Revised Enclosing ZIP</b>	<b>Prior Enclosing ZIP</b>	<b>Revised Territory</b>	<b>Prior Territory</b>
SC	29903	29906	29902	23	22

For this July 2020 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

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- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
CO	80251	80014
CT	06814	06810
CT	06816	06810
CT	06817	06810

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For this July 2020 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
CO	80251	80014
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**NEW POINT ZIP CODES**

State	New Point ZIP	Enclosing ZIP	Territory
DC	56971	20001	21

**DELETED POINT ZIP CODES**

State	Deleted Point ZIP	Enclosing ZIP
CO	80251	80014
CT	06814	06810
CT	06816	06810
CT	06817	06810
ID	83230	83276

**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
SC	29903	29906	29902	23	22

For this July 2020 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

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- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES' TERRITORY CHANGED

**NEW POINT ZIP CODES**

State	New Point ZIP	Enclosing ZIP	Territory
MO	72643	72643	64
MT	57724	57724	11
MT	59020	59020	11
MT	59354	59354	11
MT	59082	59082	11
MT	59341	59341	11

**DELETED POINT ZIP CODES**

State	Deleted Point ZIP	Enclosing ZIP
CO	80251	80014
ID	83230	83276

**BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY**

State	Point ZIP	Boundary ZIP	Revised Territory	Prior Territory
MT	59319	57724	11	14

**POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY**

State	Boundary ZIP	Greatest Area From	Revised Territory	Prior Territory
CO	80646	80615	32	22

**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
OH	43109	43232	43110	111	106
VT	05665	05656	05655	37	32

For this July 2020 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

MOTORCYCLE ZIP CODE CHANGES  
FROM APRIL, 2020 TO JULY, 2020

Exhibit 9

- 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
MO	72643	72643	64
MT	57724	57724	11
MT	59020	59020	11
MT	59354	59354	11
MT	59082	59082	11
MT	59341	59341	11

**DELETED POINT ZIP CODES**

State	Deleted Point ZIP	Enclosing ZIP
CO	80251	80014
ID	83230	83276

**BOUNDARY ZIP CODES THAT CHANGED TO POINT ZIP CODES AND AS A RESULT CHANGED TERRITORY**

State	Point ZIP	Boundary ZIP	Revised Territory	Prior Territory
MT	59319	57724	11	14

**POINT ZIP CODES THAT CHANGED TO BOUNDARY ZIP CODES AND AS A RESULT CHANGED TERRITORY**

State	Boundary ZIP	Greatest Area From	Revised Territory	Prior Territory
CO	80646	80615	32	22
WI	54857	54868	32	33

**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
OH	43109	43232	43110	111	106
VT	05665	05656	05655	37	32

For this July 2020 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- NEW BOUNDARY ZIP CODES

PERSONAL AUTO ZIP CODE CHANGES  
FROM APRIL, 2020 TO JULY, 2020

Exhibit 10

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

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
CO	80251	80014

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For this July 2020 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

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