

## RULES – INFORMATION

JANUARY 28, 2021

BUSINESSOWNERS	LI-BP-2021-008
COMMERCIAL AUTOMOBILE	LI-CA-2021-025
COMMERCIAL PROPERTY	LI-CF-2021-003
PERSONAL LIABILITY (INCL. PERSONAL UMBRELLA)	LI-DL-2021-016
DWELLING PROPERTY	LI-DP-2021-004
GENERAL LIABILITY	LI-GL-2021-018
HOME HEALTHCARE	LI-HH-2021-001
HOMEOWNERS	LI-HO-2021-013
MOTORCYCLE	LI-MT-2021-003
PERSONAL AUTO	LI-PA-2021-013

## QUARTERLY ZIP CODE TERRITORY UPDATES PROVIDED

### KEY MESSAGE

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

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

### UPGRADE TO WORD AND EXCEL DOCUMENTS

ISO is currently implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format. These changes will be phased in by product/service tentatively beginning in second quarter 2021. We are providing advance notification so that you may prepare your internal systems. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), IntegRater, PRM, Statistical Plans and Suite +.

### UPDATES FOR ZIP CODE TERRITORY STATES

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

- Florida
- Georgia
- Kentucky
- Maryland
- Ohio
- Wisconsin

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

- Commercial Property BG II
- Dwelling Other Than Earthquake
- Homeowners Other Than Earthquake

See attachments for details.

### ISO ACTION

Enclosed are the USPS ZIP code changes from July 2020 to October 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 Earthquake ZIP Code Changes
- Exhibit 4 – Dwelling Earthquake ZIP Code Changes
- Exhibit 5 – General Liability ZIP Code Changes
- Exhibit 6 – Home Healthcare ZIP Code Changes
- Exhibit 7 – Homeowners Earthquake ZIP Code Changes
- Exhibit 8 – Motorcycle ZIP Code Changes
- Exhibit 9 – Personal Auto ZIP Code Changes
- Exhibit 10 – Personal Umbrella ZIP Code Changes

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## CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:

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**NEW POINT ZIP CODES**

<b>State</b>	<b>New Point ZIP</b>	<b>Enclosing ZIP</b>	<b>Territory</b>
OH	45277	45209	711
OH	45298	45202	711

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
KY	45277	41015
KY	45298	41011
WI	54990	54945

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For this October 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
- 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
OH	45277	45209	102
OH	45298	45202	102

**DELETED POINT ZIP CODES**

State	Deleted Point ZIP	Enclosing ZIP
FL	32026	32091
FL	32072	32087
FL	32237	32257
FL	32395	32301
GA	31144	30144
KY	45277	41015
KY	45298	41011
WI	54990	54945

**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
MD	21023	21152	21136	114	110

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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**NEW POINT ZIP CODES**

<b>State</b>	<b>New Point ZIP</b>	<b>Enclosing ZIP</b>	<b>Territory</b>
OH	45277	45209	24
OH	45298	45202	24

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
GA	31144	30144
KY	45277	41015
KY	45298	41011

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**NEW POINT ZIP CODES**

<b>State</b>	<b>New Point ZIP</b>	<b>Enclosing ZIP</b>	<b>Territory</b>
OH	45277	45209	24
OH	45298	45202	24

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
GA	31144	30144
KY	45277	41015
KY	45298	41011
WI	54990	54945

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**NEW POINT ZIP CODES**

<b>State</b>	<b>New Point ZIP</b>	<b>Enclosing ZIP</b>	<b>Territory</b>
OH	45277	45209	503
OH	45298	45202	503

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
GA	31144	30144
KY	45277	41015
KY	45298	41011
WI	54990	54945

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

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**NEW POINT ZIP CODES**

<b>State</b>	<b>New Point ZIP</b>	<b>Enclosing ZIP</b>	<b>Territory</b>
OH	45277	45209	503
OH	45298	45202	503

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
GA	31144	30144
KY	45277	41015
KY	45298	41011
WI	54990	54945

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**NEW POINT ZIP CODES**

<b>State</b>	<b>New Point ZIP</b>	<b>Enclosing ZIP</b>	<b>Territory</b>
OH	45277	45209	24
OH	45298	45202	24

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
FL	32026	32091
FL	32072	32087
FL	32237	32257
FL	32395	32301
GA	31144	30144
KY	45277	41015
KY	45298	41011
WI	54990	54945

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

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	Please fill in this column
FROM	JULY, 2020
TO	OCTOBER, 2020
Type	MOTORCYCLE

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**NEW POINT ZIP CODES**

<b>State</b>	<b>New Point ZIP</b>	<b>Enclosing ZIP</b>	<b>Territory</b>
OH	45277	45209	154
OH	45298	45202	154

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**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
KY	45277	41015
KY	45298	41011

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

2 OH 45277 45209	154
2 OH 45298 45202	154
5 KY 45277 41015	
5 KY 45298 41011	
16 OH 45277 45209	
16 OH 45298 45202	

	Please fill in this column
FROM	JULY, 2020
TO	OCTOBER, 2020
Type	PERSONAL AUTO

**NEW POINT ZIP CODES**

State	New Point ZIP	Enclosing ZIP	Territory
OH	45277	45209	154
OH	45298	45202	154

**DELETED POINT ZIP CODES**

State	Deleted Point ZIP	Enclosing ZIP
FL	32026	32091
FL	32072	32087
FL	32237	32257
FL	32395	32301
KY	45277	41015
KY	45298	41011
WI	54990	54945

**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
MD	21023	21152	21136	26	30
WI	54903	54901	54902	34	24

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

2 OH	45277	45209		154
2 OH	45298	45202		154
5 FL	32026	32091		
5 FL	32072	32087		
5 FL	32237	32257		
5 FL	32395	32301		
5 KY	45277	41015		
5 KY	45298	41011		
5 WI	54990	54945		
14 MD	21023	21152	21136	26 30
14 WI	54903	54901	54902	34 24
16 OH	45277	45209		
16 OH	45298	45202		
18 AL	35294			
18 AZ	86431			
18 CO	80024			
18 CO	80025			
18 CO	80426			
18 CO	81148			
18 CO	81248			
18 FL	32337			
18 FL	32026			
18 FL	32072			
18 FL	32237			
18 FL	32395			
18 IA	52647			
18 IL	60183			
18 IL	61233			
18 IL	62915			
18 IN	46502			
18 KY	45277			
18 KY	45298			
18 MI	49955			
18 MO	63663			
18 NV	89022			
18 OH	43158			
18 OH	43519			
18 OH	45156			
18 OK	73032			
18 OR	97905			
18 SD	57659			
18 UT	84752			
18 WI	54990			
18 WY	83119			

**DELETED POINT ZIP CODES**

State	Deleted Point ZIP	Enclosing ZIP
FL	32026	32091
FL	32072	32087
FL	32237	32257
FL	32395	32301
KY	45277	41015
KY	45298	41011

**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
MD	21023	21152	21136	C	B

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

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