

## RULES – INFORMATION

AUGUST 12, 2021

BUSINESSOWNERS	LI-BP-2021-088
COMMERCIAL AUTOMOBILE	LI-CA-2021-284
COMMERCIAL PROPERTY	LI-CF-2021-037
PERSONAL LIABILITY (INCL. PERSONAL UMBRELLA)	LI-DL-2021-121
DWELLING PROPERTY	LI-DP-2021-058
GENERAL LIABILITY	LI-GL-2021-263
HOME HEALTHCARE	LI-HH-2021-007
HOMEOWNERS	LI-HO-2021-211
MOTORCYCLE	LI-MT-2021-028
PERSONAL AUTO	LI-PA-2021-189

## QUARTERLY ZIP CODE TERRITORY UPDATES PROVIDED

---

### KEY MESSAGE

Enclosed are the latest updates of USPS ZIP code changes from January 2021 to April 2021.

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

---

### UPGRADE TO WORD AND EXCEL DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service. In addition to **form** documents, we are pleased to announce that during the third quarter 2021, you will be receiving **circular cover letter** and **Notice To Manualholders (NTM)** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. 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), 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
- Illinois
- Massachusetts
- Minnesota
- Montana
- Nebraska
- North Carolina
- Ohio
- Pennsylvania

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

- Dwelling Property (other than Earthquake)
- Homeowners (other than Earthquake)

See attachments for details.

---

## ISO ACTION

Enclosed are the USPS ZIP code changes from January 2021 to April 2021.

---

## 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-MT-2021-022](#) (07/09/2021) Motorcycle Annual ZIP Code Territory Update Provided
- [LI-PA-2021-165](#) (07/09/2021) Personal Auto Annual ZIP Code Territory Update Provided
- [LI-DL-2021-098](#) (07/06/2021) Personal Umbrella Annual ZIP Code Territory Update Provided
- [LI-HO-2021-110](#) (05/26/2021) Homeowners Annual ZIP Code Territory Update Provided
- [LI-DP-2021-038](#) (05/26/2021) Dwelling Annual ZIP Code Territory Update Provided
- [LI-BP-2021-052](#) (05/10/2021) Businessowners Annual ZIP Code Territory Update Provided
- [LI-HH-2021-002](#) (04/30/2021) Home Healthcare Annual ZIP Code Territory Update Provided
- [LI-CF-2021-008](#) (03/30/2021) Commercial Property Annual ZIP Code Territory Update Provided
- [LI-CA-2021-062](#) (03/11/2021) Commercial Auto Annual ZIP Code Territory Update Provided
- [LI-GL-2021-112](#) (03/10/2021) General Liability Annual ZIP Code Territory Update Provided

---

## 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 – 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

---

## CONTACT INFORMATION

If you have any questions concerning:

- The actuarial content of this circular, please contact:

### **Businessowners**

Lukas Cechura  
Actuarial Operations  
201-469-3480  
[Lukas.Cechura@verisk.com](mailto:Lukas.Cechura@verisk.com)  
[propertyactuarial@verisk.com](mailto:propertyactuarial@verisk.com)

### **Commercial Auto**

Anthony Driscoll  
Actuarial Operations  
201-469-2546  
[Anthony.Driscoll@verisk.com](mailto:Anthony.Driscoll@verisk.com)  
[autoactuarial@verisk.com](mailto:autoactuarial@verisk.com)

### **Commercial Property**

Rachelle Itzkowitz  
Actuarial Operations  
201-469-3775  
[Rachelle.Itzkowitz@verisk.com](mailto:Rachelle.Itzkowitz@verisk.com)  
[propertyactuarial@verisk.com](mailto:propertyactuarial@verisk.com)

### **Dwelling Property**

Jennifer Hellmuth  
Actuarial Operations  
201-469-2725  
[Jennifer.Hellmuth@verisk.com](mailto:Jennifer.Hellmuth@verisk.com)  
[propertyactuarial@verisk.com](mailto:propertyactuarial@verisk.com)

### **General Liability**

Ping Lee  
Actuarial Operations  
201-469-2548  
[Ping.Lee@verisk.com](mailto:Ping.Lee@verisk.com)  
[casualtyactuarial@verisk.com](mailto:casualtyactuarial@verisk.com)

### **Homeowners**

Jennifer Hellmuth  
Actuarial Operations  
201-469-2725  
[Jennifer.Hellmuth@verisk.com](mailto:Jennifer.Hellmuth@verisk.com)  
[propertyactuarial@verisk.com](mailto:propertyactuarial@verisk.com)

### **Home Healthcare**

Myung Yoo  
Actuarial Operations  
201-469-2201  
[Myung.Yoo@verisk.com](mailto:Myung.Yoo@verisk.com)  
[casualtyactuarial@verisk.com](mailto:casualtyactuarial@verisk.com)

### **Motorcycle, Personal Auto & Personal Liability (incl. Personal Umbrella)**

Neel Patel  
Actuarial Operations  
201-469-4235  
[Neel.Patel@verisk.com](mailto:Neel.Patel@verisk.com)  
[autoactuarial@verisk.com](mailto:autoactuarial@verisk.com)

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

Flavio Vento  
Production Operations, Compliance and Product Services  
201-469-2190  
[prodops@verisk.com](mailto:prodops@verisk.com)

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

E-mail: [info@verisk.com](mailto: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](http://www.verisk.com/iso). To keep abreast of the latest Insurance Lines Services updates, view [www.verisk.com/ils](http://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 BOUNDARY ZIP CODES**

<b>State</b>	<b>New Boundary ZIP</b>	<b>Greatest Area From</b>	<b>Territory</b>
MT	59319	57724	704

---

**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
MN	55165	55101
MN	55175	55101
NE	69190	69154
PA	17883	17844

---

For this April 2021 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

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

**NEW BOUNDARY ZIP CODES**

State	New Boundary ZIP	Greatest Area From	Territory
MT	59319	57724	106

**DELETED POINT ZIP CODES**

State	Deleted Point ZIP	Enclosing ZIP
FL	33661	33619
MN	55165	55101
MN	55175	55101
NE	69190	69154
PA	17883	17844

**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	45155	45171	45133	151	152

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

- 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

---

**NEW BOUNDARY ZIP CODES**

<b>State</b>	<b>New Boundary ZIP</b>	<b>Greatest Area From</b>	<b>Territory</b>
MT	59319	57724	24

---

**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
NC	27621	27606

---

For this April 2021 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

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

---

**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
NC	27621	27606

---

**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>
MA	02722	02720	02721	I	II

---

For this April 2021 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

---

**NEW BOUNDARY ZIP CODES**

<b>State</b>	<b>New Boundary ZIP</b>	<b>Greatest Area From</b>	<b>Territory</b>
MT	59319	57724	24

---

**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
MN	55165	55101
MN	55175	55101
NE	69190	69154
PA	17883	17844

---

For this April 2021 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

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

---

**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
MN	55165	55101
MN	55175	55101
NE	69190	69154
PA	17883	17844

---

For this April 2021 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
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY

---

**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
MN	55165	55101
MN	55175	55101
NE	69190	69154
PA	17883	17844

---

For this April 2021 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
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY

---

**NEW BOUNDARY ZIP CODES**

<b>State</b>	<b>New Boundary ZIP</b>	<b>Greatest Area From</b>	<b>Territory</b>
MT	59319	57724	24

---

**DELETED POINT ZIP CODES**

<b>State</b>	<b>Deleted Point ZIP</b>	<b>Enclosing ZIP</b>
FL	33661	33619
MN	55165	55101
MN	55175	55101
NE	69190	69154
PA	17883	17844

---

For this April 2021 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

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

**NEW BOUNDARY ZIP CODES**

State	New Boundary ZIP	Greatest Area From	Territory
MT	59319	57724	110

**DELETED POINT ZIP CODES**

State	Deleted Point ZIP	Enclosing ZIP
MN	55165	55101
MN	55175	55101
NE	69190	69154

**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	62765	62701	62704	92	84

For this April 2021 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- 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

**NEW BOUNDARY ZIP CODES**

State	New Boundary ZIP	Greatest Area From	Territory
MT	59319	57724	110

**DELETED POINT ZIP CODES**

State	Deleted Point ZIP	Enclosing ZIP
FL	33661	33619
MN	55165	55101
MN	55175	55101
NE	69190	69154

**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	62765	62701	62704	92	84

For this April 2021 update, there were **no** ZIP code changes causing a change in territory definition for the following categories:

- 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>
FL	33661	33619

---

For this April 2021 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
- POINT ZIP CODES WHOSE ENCLOSING BOUNDARY ZIP CODES CHANGED AND AS A RESULT CHANGED TERRITORY