

**Kentucky FAIR Plan Reinsurance Association**  
**Dwelling Fire Manual**



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# Kentucky FAIR Plan Reinsurance Association

## Dwelling Fire Manual

<u>Form Numbers</u>	<u>Form Title</u>	<u>Edition Date</u>
DP 00 01	Dwelling Property – Basic Form	12 02
DP 00 02	Dwelling Property – Broad Form	12 02
KPF 15-1	Special Provisions – (DP 00 01)	05 12
KFP-15-2	Special Provisions – (DP 00 02)	05 12
KFP 1 J	Policy Jacket	05 12
KYPACT	Privacy Act Notice	07 01
KFP 2070	Vacancy Endorsement	05 12
DP 04 22	Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	12 02
DP 04 41	Additional Insured Endorsement	12 02
DP 04 69	Earthquake	12 02
DP 04 70	Premises Alarm or Fire Protection System	12 02
DP 04 76	Actual Cash Value Loss Settlement	12 02
DP 04 88	Mine Subsidence Coverage Endorsement	06 11
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### **A. General Information**

The Kentucky FAIR Plan and Reinsurance Association (FAIR Plan) is composed of all insurance companies authorized to write property and casualty insurance in Kentucky. It is authorized by and operates pursuant to KRS Chapter 304 Subtitle 35 with the approval of the Executive Director of Insurance. It is designed to provide basic property insurance for worthy applicants who are unable to secure coverage in the voluntary market. Every resident producer licensed to write property insurance in Kentucky is authorized to submit applications to the FAIR Plan even though no contractual relationship exists with the producer. This manual provides underwriting guidelines, rules and rates for the producer. The actions of a producer are deemed to be the actions of the applicant and not of the Plan. Insofar as the producer is acting as an agent of any party in connection with this or any other section of the Plan, the producer shall be deemed to be the agent of the applicant and not the agent of the FAIR Plan.

### **B. Underwriting Guidelines for Denial, Cancellation and Non-Renewal**

Denial, cancellation, or non-renewal of any applicant/insured must be authorized by the Underwriting Department. The Underwriting Department shall have authority to deny, cancel, or non-renew any application or policy based on grounds in the reasonable discretion of the Underwriting Department, including, but not limited to, the existence of any one or more of the following conditions:

1. Anticipated owner or occupant incendiaries;
2. At least 65% of the rental units in the building are unoccupied, and the insured has not obtained prior approval from the Underwriting Department of a rehabilitation plan which necessitates a high degree of unoccupancy;
3. Property damage exists and more than 60 days have elapsed as to indicate that the damage will not be promptly repaired;
4. Following a loss, permanent repairs following satisfactory adjustment of loss have not commenced within 60 days;
5. Property has been apparently abandoned or there has been removal of undamaged salvageable items from the building and the insured can give no reasonable explanation for such removal;
6. Utilities such as electric, gas, or water services have been disconnected and, if for non-payment of service bills, the insured has failed to pay his account for such services within 60 days, or real estate taxes have not been paid for a two-year period after the taxes have become delinquent (real estate taxes shall not be deemed to be delinquent for this purpose even if they are due and constitute a lien, so long as a grace period remains under local law during which such taxes may be paid without penalty);
7. Conviction or unresolved indictment of a named insured or loss payee, or any other person having a financial interest in the property, of the crime of arson or crime involving a purpose to defraud an insurance company;

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8. Where the building or the named insured has been subject to two or more fires, each loss amounting to at least \$500 or one percent of the insurance in force, whichever is greater, in any 12-month period; or three (3) such fires in any 24-month period, at the discretion of the underwriter.
9. Material misrepresentation
10. Non-payment of additional initial or increased hazard premium; or
11. Failure of the insured or his/her agent to timely furnish when due additional primary or supplemental underwriting information requested by the facility.
12. Other conditions proposed by the Underwriting Department and adopted by resolution by the Underwriting Committee as established herein.
13. After a policy has been in effect for more than 60 days, there shall be no cancellation or refusal to renew the policy without a 30-day written notice to the insured, except that a written notice of not less than five days before the effective date of cancellation or non-renewal may be used if one or more of the specific conditions set out in Section B(1-12) above.
14. Each notice of cancellation or non-renewal shall contain a statement of the reason therefore. It shall be sent to the insured at the last known address with copies sent to the mortgagee, if any, and the insured's Producer.
15. Any denial, cancellation, or non-renewal notice to the insured shall be accompanied by a statement that the insured has a right of appeal.
16. The Underwriting Department shall reinstate, without lapse in coverage or additional charge, any policy cancelled solely because of non-payment of additional initial or increased hazard premium, if and when full and complete payment of all premiums due are received before the termination date contained in the notice of denial, cancellation or non-renewal. Such reinstatement of coverage is conditioned upon any check tendered for premium payment being honored when presented for payment.
17. Non-payment of any renewal premium shall result in lapse of the policy as of the renewal date and only a notice of such lapse shall be sent to the insured within 15 days following the lapse in coverage.
18. No coverage will be effective if the financial institution dishonors the insured's premium remittance, which accompanies the application.

### **C. General Rules**

#### **1. Applications**

All submissions to the FAIR Plan must be on FAIR Plan approved application forms and completed in full detail. The application is available on our website at <http://www.kyfairplan.org>. The application must be signed by both producer and applicant and accompanied by photographs of the front and rear of the dwelling. The full installment premium (Rule 31) must be submitted with the application.

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### 2. No Binding Authority and Deemer Provision

Coverage cannot be bound by the producer and will be bound by the FAIR Plan only when the application has been accepted by the Underwriting Department. The FAIR Plan has a Deemer Provision which states that eligible risks on original applications for approved lines and coverages written by the Plan are automatically deemed insured after 20 calendar days from the date the application and the required initial installment premium payment is received at the FAIR Plan for a period of 30 days if through no fault of the applicant coverage has not been provided or declined.

### 3. Commission

Producer compensation of ten (10) percent will be paid for policies on which full payment has been received. No compensation is payable on the Kentucky Premium Surcharge. If a policy is cancelled prior to the expiration date, the unearned commission will be due to the FAIR Plan.

### 4. Renewals

Renewal billings will be mailed directly to the insured forty-five (45) days in advance of renewal date with a copy made available for the producer. The company must receive payment by renewal date or coverage will expire.

### 5. New Business

New policies will be mailed directly to the insured with a copy made available for the producer.

### 6. Claims procedures

Claims may be submitted by email from the website or via mail/facsimile. The Loss Notice located on the Kentucky FAIR Plan website at [www.kyfairplan.org](http://www.kyfairplan.org) may be completed and emailed from the website.

### 7. Minimum Written Premium and Minimum Retained Premium

A minimum written annual premium of \$100 plus Kentucky surcharge and installment fee if applicable shall be charged for each policy. A minimum retained premium of \$100 plus Kentucky surcharge and installment fee if applicable shall be deemed fully earned when any period of coverage is provided under the Deemer provision or by the issuance of a binder or policy. If the risk is rejected during the first 20 days following receipt of the application, the entire initial premium shall be returned.

### 8. Changes, Cancellation or Reduction of Coverage

Requested policy changes and endorsement requests must be submitted to the FAIR Plan for approval. The **producer does not have binding authority** to increase or bind any additional coverage or increase the amount of insurance until the request is received and approved by the Underwriting Department. The change notice or

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the policy change form located on the FAIR Plan website may be used to request changes.

If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro-rata basis.

### **9. Maximum Coverage Limits**

The coverage limits written by the FAIR Plan may not exceed the valuation determined in Rule 9 below subject to the following maximums:

- a. Building Coverage:       \$200,000 Maximum
- b. Other Structures:        10% of Building Coverage (Note 1)
- c. Contents Coverage:      40% of Building Coverage (Note 2)

Note 1: The policy includes 10% Other Structures coverage within the policy limits. If specific additional coverage is needed, an amount not exceeding 10% of the building coverage may be written. Photos are required of other structures.

Note 2: Contents coverage is not automatic and must be specifically requested on the application.

### **10. Determination of Maximum Coverage Limits**

The maximum coverage limits are included in Section 9, above, and are further limited below:

- Coverage may not exceed the valuation determined by the valuation procedure included in A, below; unless,
- Proof is submitted supporting one or more of the exceptions included under B, below; however,
- The amount of coverage written is subject to the discretion of the Underwriting Department after consideration of information provided with the application or from an outside inspection or reporting sources.

A. Base cost per square foot valuation procedure:

- i. Select the type of dwelling by the number of stories.
- ii. Calculate ground floor area by measuring ground floor only. The dimensions of porches and garages are not included.
- iii. Determine the predominate construction material, i.e., frame or masonry.
- iv. Multiply ground floor square footage times the base construction cost shown below. The amount to be insured may not exceed this limitation except as provided in B. below. (F = frame, M = masonry)



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Counties	Number of Stories											
	1		1 1/2		2		2 1/2		Bi Level		Tri Level	
	F	M	F	M	F	M	F	M	F	M	F	M
Jefferson/ McCracken	70	74	85	90	107	111	152	157	100	109	97	105
Pike/Fayette	74	78	87	92	110	117	154	166	100	110	97	109
Daviess	78	85	92	98	117	123	166	174	110	117	109	114
Boone/Kenton/ Campbell	81	86	97	100	122	129	169	181	114	122	111	120
Remainder of State	61	66	73	78	90	97	129	134	86	92	83	87

- B. Exceptions to the above will only be considered if the applicant submits proof of one or more of the following subject to prior approval by the Underwriting Department.
- i. 80% of the fair market value less the land that is supported by a current independent appraisal secured within the last twelve (12) months at the applicant's expense; depreciated value of improvements less the value of the land; or
  - ii. The amount of the current tax assessment less the value of the land; or
  - iii. Purchase price, if purchased within the past twelve (12) months, less the value of the land.

#### **11. Description of Coverage and Loss Settlement Provisions**

The following is a general description of the coverage and loss settlement provisions of the Dwelling Policy. Please consult the policy forms for exact contract terms and conditions.

Perils	DP 00 01 Basic Form	DP 00 02 Broad Form
Fire or Lightning, Internal Explosion	Yes	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Optional *	Yes
Vandalism or Malicious Mischief	Optional **	Yes
Damage by Burglars, Falling objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, Sudden Cracking of a Steam or Hot Water Heating System, Freezing, Sudden Damage from Artificial Electric Currents	No	Yes

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Loss Settlement Provisions	DP 00 01 Basic Form	DP 00 02 Broad Form
Actual Cash Value	Yes	Yes***
<p>* May be written with the perils of fire or lightning, internal explosion only.</p> <p>** Extended Coverage must be purchased before Vandalism and Malicious Mischief can be purchased.</p> <p>*** DP 04 76 – Actual Cash Value Loss Settlement is added to DP 00 02 to change the loss settlement provision to actual cash value (ACV).</p>		

### **12. Eligibility**

#### **General:**

Risks composed of dwelling buildings (and/or their contents) designed for use by one to four families are eligible in all protection classes (1–10) when not used for any business purpose. Dwellings and outbuildings which qualify under commercial farm property are not eligible for this program.

#### **Contract of Sale:**

Purchaser-occupant(s) who have entered into a long-term installment contract for the purchase of the dwelling and who occupy the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied are also eligible. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered by naming them as an **Additional Interest**. Contract of Sale documentation is required.

#### **Additional Eligibility Requirements:**

##### **DP–1 Basic Form**

- Vacant property must be written on a DP-1 form.
- Dwellings or other structures with an unrepaired or worn out roof must be written on a DP-1 form with fire peril only.
- Mobile homes must be written on DP-1 form.
- Minimum limit—\$1,000

##### **DP–2 Broad Form**

- Minimum limit—\$15,000

In addition to the above, the Underwriters discretion will also be used to determine the appropriate form and coverage to be offered after consideration of the completed application, photographs, outside inspections and other underwriting information provided.

### **13. Seasonal Dwellings**

A seasonal dwelling is a dwelling with continuous unoccupancy of three or more consecutive months during any one-year period.

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### **14. Single Building Definition**

All buildings or sections of buildings which communicate through unprotected openings shall be considered as a single building. Buildings which are separated by space shall be considered separate buildings. Buildings or sections of buildings which are separated by an 8-inch masonry party wall which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Communication between buildings through independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

### **15. Construction Definitions**

- a. **Frame:** exterior walls of wood or other combustible construction including wood, ironclad, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over frame.
- b. **Masonry Veneer:** exterior walls of combustible construction veneered with brick or stone. (Rate as Masonry)
- c. **Masonry:** exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials with floors and roof of combustible construction. (Disregarding floors resting directly on the ground)
- d. **Mixed Construction:** when 33 1/3% or more of the total exterior wall area is of combustible materials, rate as Frame.

### **16. Reinstatement with Lapse In Coverage**

At the option of the FAIR Plan, policies that have lapsed for non-payment of an installment or renewal premium for a period not exceeding thirty (30) days may be rewritten with a lapse in coverage if the premium is paid and a statement of no loss is provided.

### **17. Non-Sufficient Funds Service Charge**

This rule is not used.

### **18. Premium Computation**

#### **A. Adjusted Base Premium**

The adjusted base premium is determined as follows. (All steps are rounded to the nearest dollar). See Dwelling Fire Rating Worksheet at Appendix A.

##### **a. Fire Premium**

##### **i. Building**

1. Select the Territory, Protection Class, Number of Families, Construction, and Occupancy.

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2. Multiply the Fire Building Key Rate times (X) the Fire Building Key Factor.\* (See the Interpolation Example below for coverage amounts not included in the key factor table.)
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 2 above and this becomes the Fire Building Adjusted Base Premium.
4. Mobile Home Risks - multiply **\$8.89** times the amount of Building Coverage per \$1,000 and add to the Fire Building Adjusted Base Premium.

### ii. Contents

1. Select the Territory, Protection Class, Number of Families, Construction, and Occupancy.
2. Multiply the Fire Contents Key Rate times (X) the Fire Contents Key Factor.
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 2 above and this becomes the Fire Contents Adjusted Base Premium.
4. Mobile Home Risks -multiply **\$8.89** times the amount of Contents Coverage per \$1,000 and add to the Fire Contents Adjusted Base Premium.

### b. Extended Coverage Premium

#### i. Building

1. Select the Territory, Policy Form, and Seasonal or Non-Seasonal.
2. Multiply the Extended Coverage Building Key Rate times (X) the Extended Coverage Building Key Factor.\* (See the Interpolation Example below for coverage amounts not included in the key factor table.)
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 1 above and this becomes the EC Building Adjusted Base Premium.

#### ii. Contents

1. Select the Territory, Policy Form, and Seasonal or Non-Seasonal.
2. Multiply the Extended Coverage Contents Key Rate times (X) the Extended Coverage Contents Key Factor.
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 1 above and this becomes the EC Contents Adjusted Base Premium.

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### c. **Vandalism and Malicious Mischief Premium (DP 00 01 Only)**

#### i. **Building**

1. Determine the Occupancy of the building and Seasonal or Non-Seasonal.
2. Multiply the V&MM Rate times (X) the amount of Building Coverage/per \$1,000.
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 2 above and this becomes the V&MM Building Adjusted Base Premium.

#### ii. **Contents**

1. Determine the Occupancy of the building and Seasonal or Non-Seasonal.
2. Multiply the V&MM Rate times (X) the amount of Contents Coverage/per \$1,000.
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 2 above and this becomes the V&MM Contents Adjusted Base Premium.

#### **\*Interpolation Example (\$115,000 desired limit of coverage)**

When the desired limit of liability is less than the limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for example: (\$115,000 desired limit) the nearest limits are \$110,000 and \$120,000.

Figure the difference between the two Key Factors and divide by 10. This provides a factor per \$1,000.

Multiply the factor per \$1,000 times 5, and add to the Key Factor for \$110,000.

### **B. Premium Prior to Surcharge**

The premium prior to surcharge is determined by adding or subtracting the following to/from the adjusted base premium determined in A. above. (Please refer to the Rule for each item for premium computation.)

- a. Protective Devices credit (-) (See Rule 30)
- b. Other Structures premium (+) (See Rule 25)
- c. Earthquake (+) (See Rule 28)
- d. Mine Subsidence (+) (See Rule 29)
- e. Wood burning or coal stove surcharge (+) (See Rule 20)
- f. Conditions charges (+) (See Rule 19)

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### C. Total Annual Premium

The total annual premium is determined by adding the following to the Premium Prior to Surcharge determined in B. above.

Kentucky Premium Surcharge (Do not round). Multiply the Premium Prior to Surcharge times (X) the Kentucky Premium Surcharge.

### D. Waiver of Premium

When a policy is endorsed subsequent to the inception date, any additional or return premium of \$3.99 or less may be waived however the waived premium will be returned if requested by the policyholder.

## 19. Condition Charges

Condition charges are assessed in accordance with this rule. Depending on the severity of the deficiency, dwellings with one or more of the following deficiencies may be conditionally rejected until the deficiencies are corrected or if minor, accepted with condition charge(s) added.

### A. Amount of Charge

1. Conditions 1–5: \$1.86 per \$1,000 of coverage
2. Condition 6: \$9.28 per \$1,000 of coverage

Charges are added to the Adjusted Base Premium and are rounded to the nearest dollar.

### B. Deficiencies

1. unsafe arrangement of heating equipment, including chimneys, stovepipes and gas vents;
2. unsafe or inadequate electrical wiring or fuse boxes, including non-standard extensions or use of non-U.L. approved equipment;
3. conversion or sub-division of original living space into multiple units with over-crowded occupancy, inadequate sanitary facilities, or unsafe arrangements of cooking equipment;
4. poor physical condition of building or need of repair, such as worn out roofing, cracked or crumbling chimneys, deteriorating or decaying wood surfaces or supports, no gutters;
5. poor housekeeping in yards, basements, hallways or attics which are not kept clean and free from rubbish and litter;
6. vacancy or unoccupancy when the entire structure is vacant or unoccupied.

## 20. Wood burning or Coal Stove Surcharge

Dwellings with fireplace inserts, wood burning or coal stoves or freestanding fireplaces used as heating sources are acceptable if properly installed and maintained. A **Wood Stove Questionnaire** must be completed and submitted with

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the application along with photos. A **\$100.00 annual surcharge** will be assessed. This is a flat charge.

### **21. Deductibles**

The base deductible is \$500. Optional deductibles may be written by multiplying the base premium by the following factors:

Optional Deductibles	<b>\$250</b>	<b>\$1,000</b>	<b>\$2,500</b>
Fire	1.05	.98	.91
Extended Coverage and V&MM	1.33	.80	.67

The selected factor is used in determining the base premium. See Rule 18.

### **22. Vandalism & Malicious Mischief (DP 00 01 Only, V&MM is Incl. in DP 00 02)**

Premium per \$1,000 of coverage:

<b>Non Seasonal &amp; Not Vacant</b>	<b>Seasonal, Not Vacant</b>	<b>Vacant &amp;/or Unoccupied</b>
\$0.21	\$0.97	\$13.72

### **23. Mobile Homes or Trailer Homes**

A surcharge of **\$8.89 per \$1,000** of coverage applies to dwelling and contents. See Premium Computation rule.

### **24. Limited Fungi, Wet or Dry Rot, or Bacteria Coverage**

The Limited Fungi, Wet or Dry Rot, or Bacteria Endorsement (**DP 04 22**) is **attached to all DP 00 02** policies and provides **\$5,000** coverage for loss to covered real or personal property owned by an insured that is damaged by fungi, wet or dry rot, or bacteria on the described location. Refer to the endorsement for coverage specifics. This coverage amount may not be increased.

### **25. Other Structures Coverage**

#### **A. Coverage Description**

Coverage for other structures described as covered under Coverage **B** is automatically provided on a blanket basis for up to 10% of the Coverage **A** limit.

- i. Under Form **DP 00 01**, use of this option reduces the Coverage **A**. The blanket limit may not be increased.
- ii. Under Form **DP 00 02**, this limit is additional insurance. The blanket limit may not be increased.

#### **B. Additional Other Structures Coverage**

If Additional Other Structures Coverage is desired, the premium is calculated as follows:

1. Rates
  - i. Fire .04

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ii. EC .07

### 2. Premium Computation

i. Fire: Fire Building Key Rate X **.04** = Other Structures Key Rate (round to nearest \$1.00) X amount of Additional Other Structures Coverage/\$1,000 = Base Premium X Deductible Factor, if applicable = Other Structures Fire Premium. (round to nearest \$1.00)

ii. EC: EC Building Key Rate X **.07** = Other Structures Key Rate (round to nearest \$1.00) X amount of Additional Other Structures Coverage/\$1,000 = Base Premium X Deductible Factor, if applicable = Other Structures EC Premium. (round to nearest \$1.00)

iii. V&MM: Multiply the V&MM factor X the amount of Coverage/\$1,000 = Base Premium X Deductible Factor, if applicable = Other Structures V&MM Premium. (round to nearest \$1.00)

### **26. Territory Definitions**

City of Louisville 30

<b>County</b>	<b>Terr.</b>	<b>County</b>	<b>Terr.</b>	<b>County</b>	<b>Terr.</b>
Adair	38	Grant	36	Mason	37
Allen	38	Graves	38	Meade	38
Anderson	36	Grayson	38	Menifee	37
Ballard	38	Green	38	Mercer	36
Barren	38	Greenup	37	Metcalfe	38
Bath	37	Hancock	38	Monroe	38
Bell	37	Hardin	38	Montgomery	36
Boone	36	Harlan	37	Morgan	37
Bourbon	36	Harrison	36	Muhlenberg	38
Boyd	37	Hart	38	Nelson	36
Boyle	36	Henderson	35	Nicholas	36
Bracken	36	Henry	36	Ohio	38
Breathitt	37	Hickman	38	Oldham	36
Breckinridge	38	Hopkins	38	Owen	36
Bullitt	36	Jackson	36	Owsley	37
Butler	38	Jefferson	31	Pendleton	36
Caldwell	38	Jessamine	36	Perry	37
Calloway	38	Johnson	37	Pike	37
Campbell	34	Kenton	33	Powell	36
Carlisle	38	Knott	37	Pulaski	38
Carroll	36	Knox	37	Robertson	36
Carter	37	Larue	38	Rockcastle	36
Casey	36	Laurel	37	Rowan	37
Christian	38	Lawrence	37	Russell	38
Clark	36	Lee	37	Scott	36



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County	Terr.	County	Terr.	County	Terr.
Clay	37	Leslie	37	Shelby	36
Clinton	38	Letcher	37	Simpson	38
Crittenden	38	Lewis	37	Spencer	36
Cumberland	38	Lincoln	36	Taylor	38
Daviess	35	Livingston	38	Todd	38
Edmonson	38	Logan	38	Trigg	38
Elliott	37	Lyon	38	Trimble	36
Estill	36	McCracken	38	Union	38
Fayette	32	McCreary	38	Warren	38
Fleming	37	McLean	38	Washington	36
Floyd	37	Madison	36	Wayne	38
Franklin	36	Magoffin	37	Webster	38
Fulton	38	Marion	36	Whitley	37
Gallatin	36	Marshall	38	Wolfe	37
Garrard	36	Martin	37	Woodford	36

### 27. Protection Classification Codes

The Protection Class listings in the ISO Public Protection Classification manual apply.

Protection Classes and Codes			
Prot. Class	Code	Prot. Class	Code
1	01	6	06
2	02	7	07
3	03	8 & 8B	08
4	04	9	09
5	05	10	10

In an area where two or more classifications are shown (example 6/9), the classification is determined as follows:

Distance to Fire Station	Class
5 road miles or less with hydrant within 1,000 feet	6
5 road miles or less with hydrant beyond 1,000 feet	9
Over 5 road miles	10

### 28. Earthquake

#### A. Optional Deductibles

The base deductible is 5% and the following optional deductibles are available:

Deductible Percentage	Frame	Masonry
10%	.90	.95
15%	.80	.85
20%	.65	.70
25%	.50	.60

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### B. Determination of Premium

- a. Determine the Earthquake Zone.
- b. Select the rate according to construction.
- c. Determine value range. (Use Coverage A for Dwelling).
- d. The base earthquake premium is the premium shown in the rate table (D) below.
- e. If a higher deductible is selected, multiply the base earthquake premium times the deductible percentage factor obtained in B, above, (based on construction), and round to the nearest dollar.

### C. Zone Definitions:

**Zone 2** Ballard, Calloway, Caldwell, Carlisle, Christian, Crittenden, Daviess, Fulton, Graves, Henderson, Hickman, Hopkins, Livingston, Lyon, McCracken, McLean, Marshall, Trigg, Union, Webster.

**Zone 3** Allen, Barren, Butler, Breckinridge, Edmonson, Grayson, Hancock, Hardin, Hart, Larue, Logan, Meade, Muhlenberg, Ohio, Simpson, Todd, Warren.

**Zone 4** Balance of the state.

### D. Rates (5% deductible rates)

<b>Frame</b>			
<b>Value Range</b>	<b>Zone 2</b>	<b>Zone 3</b>	<b>Zone 4</b>
<b>0-\$60,000</b>	\$42.00	\$34.00	\$28.00
<b>\$60,001-\$100,000</b>	\$69.00	\$55.00	\$42.00
<b>\$100,001-and up</b>	\$89.00	\$76.00	\$62.00
<b>Masonry *</b>			
<b>Value Range</b>	<b>Zone 2</b>	<b>Zone 3</b>	<b>Zone 4</b>
<b>0-\$60,000</b>	\$69.00	\$55.00	\$42.00
<b>\$60,001-\$100,000</b>	\$103.00	\$83.00	\$62.00
<b>\$100,001-and up</b>	\$124.00	\$103.00	\$89.00

\* If Masonry Veneer is excluded, rate as Frame.

### E. Minimum Premium

The earthquake premium is fully earned when written. The minimum annual premium is **\$25.00**.

### 29. Coal Mine Subsidence Coverage

Coverage for loss caused by Coal Mine Subsidence must be provided on real property risks in "qualified locations", unless waived in writing by the insured. The following counties are eligible to become "**qualified**". Coverage for Coal Mine Subsidence shall **not** be provided in eligible locations, which have not "qualified locations\*". Qualification refers to certification by the fiscal courts that the

# Kentucky FAIR Plan Reinsurance Association

## Dwelling Fire Manual

availability of Mine Subsidence Insurance has been approved in a particular eligible county. The following applies to Coverages A & B when Coal Mine Subsidence Coverage is written for all structures insured under the policy, Endorsement form **DP 04 88** will be attached. The maximum limit of liability reinsured by the Kentucky Coal Mine Subsidence Fund is **\$300,000**. See note (2) below regarding maximum limits. The coverage includes **\$25,000** additional living expense coverage for the owner of a residence who has been temporarily displaced as a result of mine subsidence. The amount is in addition to the **\$300,000** for the structure.

<b>Qualified Locations*</b>			
Bath	Estill	Lee*	Perry*
Bell*	Floyd*	Leslie*	Pike
Boyd*	Grayson	Letcher*	Powell
Breathitt*	Greenup*	McCreary*	Pulaski
Butler*	Hancock*	McLean*	Rockcastle
Caldwell	Harlan*	Madison	Rowan
Carter*	Henderson*	Magoffin	Union*
Christian*	Hopkins*	Martin*	Warren
Clay*	Jackson*	Menifee	Wayne
Clinton	Johnson*	Montgomery	Webster*
Crittenden	Knott*	Morgan*	Whitley*
Daviess*	Knox*	Muhlenberg*	Wolfe*
Edmonson*	Laurel*	Ohio*	
Elliott*	Lawrence*	Owsley*	

<b>Mine Subsidence Rates</b>		
<b>Amount of Coverage</b>	<b>Dwelling Rates</b>	<b>Non-Dwelling</b>
Up to \$50,000	\$10.00	\$15.00
\$50,001 to \$60,000	\$12.00	\$17.00
\$60,001 to \$70,000	\$14.00	\$19.00
\$70,001 to \$80,000	\$16.00	\$21.00
80,001 to \$90,000	\$18.00	\$23.00
\$90,001 to \$100,000	\$20.00	\$25.00
Amounts exceeding \$100,000	\$2.00 per \$10,000	\$2.00 per \$10,000

- (1) A non-dwelling structure is defined for rating purposes as a building that is not principally used for residential purposes or houses more than four family units.
- (2) **\$300,000** is the maximum total insured value, per structure, reinsured by the Kentucky Coal Mine Subsidence Fund; however, the maximum coverage available is limited in accordance with Rule 9 of this manual. The coverage includes \$25,000 additional living expense coverage for the owner of a residence who has been temporarily displaced as a result of mine subsidence. The amount is in addition to the **\$300,000** for the structure.

# Kentucky FAIR Plan Reinsurance Association

## Dwelling Fire Manual

### **30. Protective Devices**

Approved and properly maintained installations of automatic sprinklers in the dwelling may be recognized for a reduced premium that is computed by multiplying the Base Premium by the factor from the following table:

Type of Installation	Factor
Automatic Sprinklers in all areas including attics, bathrooms, closets, attached structures	.80
Automatic Sprinklers in all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector.	.90

Use Premises Alarm or Fire Protection System Endorsement **DP 04 70**.

### **31. Policy Period and Installment Plan**

#### **a. Policy Period:**

All policies are written for a period of one year and may be extended for successive policy periods by renewal certificate based upon the premiums, forms and endorsements then in effect.

#### **b. Minimum Deposit:**

If the installment plan results in the payment less than **\$100**, the initial minimum deposit will be **\$100 (+) plus Kentucky Surcharge**.

#### **c. Installment Plans:**

1. **One payment option**—No billing service fee shall apply. The annual premium must be submitted with the application.
2. **Two-payment option**—A **\$4.00** billing service fee will be added to each direct bill payment. **50%** of the premium must be billed with the application.
3. **Four-payment option**—A **\$4.00** billing service fee will be added to each direct bill payment. **25%** of the annual premium must be submitted with the application.
4. **Five-payment option**—A **\$4.00** billing service fee will be added to each direct bill payment. **20%** of the annual premium must be submitted with the application.
5. **Mortgagee Bill** - Full annual premium is required with the application or 25% down payment submitted by the insured.

KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
 DWELLING FIRE  
 RULE 32. KEY RATES

**KEY RATE X KEY FACTOR = BASE PREMIUM**

TERRITORY 30 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	127	27	134	27	197	37
	F	172	36	181	36	267	50
2	M	127	27	134	27	197	38
	F	172	36	181	36	267	51
3	M	127	27	134	27	197	38
	F	172	37	181	37	267	51
4	M	127	28	134	28	197	39
	F	172	37	181	37	267	52
5	M	140	28	147	28	217	39
	F	187	37	196	37	290	52
6	M	142	28	149	28	220	40
	F	189	38	198	38	293	53
7	M	144	29	151	29	223	40
	F	262	52	275	52	406	73
8	M	168	34	177	34	261	47
	F	262	52	275	52	406	73
8B	M	236	47	247	47	365	66
	F	374	75	393	75	580	105
9	M	281	56	295	56	435	78
	F	449	90	471	90	696	126
10	M	337	75	353	75	522	106
	F	701	140	736	140	1,087	196

TERRITORY 30 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	134	27	140	27	207	37
	F	181	36	190	36	280	50
2	M	134	27	140	27	207	38
	F	181	36	190	36	280	51
3	M	134	27	140	27	207	38
	F	181	37	190	37	280	51
4	M	134	28	140	28	207	39
	F	181	37	190	37	280	52
5	M	147	28	155	28	228	39
	F	196	37	206	37	304	52
6	M	149	28	157	28	231	40
	F	198	38	208	38	307	53
7	M	151	29	159	29	234	40
	F	275	52	289	52	426	73
8	M	177	34	186	34	274	47
	F	275	52	289	52	426	73
8B	M	247	47	260	47	384	66
	F	393	75	412	75	609	105
9	M	295	56	309	56	457	78
	F	471	90	495	90	731	126
10	M	353	75	371	75	548	106
	F	736	140	773	140	1,141	196

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KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
DWELLING FIRE  
RULE 32. KEY RATES

**KEY RATE X KEY FACTOR = BASE PREMIUM**

TERRITORY 31 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	125	26	131	26	194	37
	F	169	35	178	35	262	49
2	M	125	26	131	26	194	37
	F	169	36	178	36	262	50
3	M	125	27	131	27	194	38
	F	169	36	178	36	262	50
4	M	125	27	131	27	194	38
	F	169	36	178	36	262	51
5	M	138	28	145	28	214	39
	F	184	37	193	37	285	51
6	M	140	28	147	28	217	39
	F	186	37	195	37	288	52
7	M	142	28	149	28	220	40
	F	258	51	270	51	399	72
8	M	166	33	174	33	257	46
	F	258	51	270	51	399	72
8B	M	232	46	243	46	359	65
	F	368	74	386	74	570	103
9	M	276	55	290	55	428	77
	F	442	88	464	88	684	124
10	M	331	74	348	74	513	104
	F	690	138	724	138	1,069	193

TERRITORY 31 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	131	26	138	26	204	37
	F	178	35	187	35	275	49
2	M	131	26	138	26	204	37
	F	178	36	187	36	275	50
3	M	131	27	138	27	204	38
	F	178	36	187	36	275	50
4	M	131	27	138	27	204	38
	F	178	36	187	36	275	51
5	M	145	28	152	28	225	39
	F	193	37	203	37	299	51
6	M	147	28	154	28	228	39
	F	195	37	205	37	302	52
7	M	149	28	156	28	231	40
	F	270	51	284	51	419	72
8	M	174	33	183	33	269	46
	F	270	51	284	51	419	72
8B	M	243	46	256	46	377	65
	F	386	74	406	74	599	103
9	M	290	55	304	55	449	77
	F	464	88	487	88	719	124
10	M	348	74	365	74	539	104
	F	724	138	761	138	1,123	193

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KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
 DWELLING FIRE  
 RULE 32. KEY RATES

**KEY RATE X KEY FACTOR = BASE PREMIUM**

TERRITORY 32 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	125	26	131	26	194	37
	F	169	35	178	35	262	49
2	M	125	26	131	26	194	37
	F	169	36	178	36	262	50
3	M	125	27	131	27	194	38
	F	169	36	178	36	262	50
4	M	125	27	131	27	194	38
	F	169	36	178	36	262	51
5	M	138	28	145	28	214	39
	F	184	37	193	37	285	51
6	M	140	28	147	28	217	39
	F	186	37	195	37	288	52
7	M	142	28	149	28	220	40
	F	258	51	270	51	399	72
8	M	166	33	174	33	257	46
	F	258	51	270	51	399	72
8B	M	232	46	243	46	359	65
	F	368	74	386	74	570	103
9	M	276	55	290	55	428	77
	F	442	88	464	88	684	124
10	M	331	74	348	74	513	104
	F	690	138	724	138	1,069	193

TERRITORY 32 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	131	26	138	26	204	37
	F	178	35	187	35	275	49
2	M	131	26	138	26	204	37
	F	178	36	187	36	275	50
3	M	131	27	138	27	204	38
	F	178	36	187	36	275	50
4	M	131	27	138	27	204	38
	F	178	36	187	36	275	51
5	M	145	28	152	28	225	39
	F	193	37	203	37	299	51
6	M	147	28	154	28	228	39
	F	195	37	205	37	302	52
7	M	149	28	156	28	231	40
	F	270	51	284	51	419	72
8	M	174	33	183	33	269	46
	F	270	51	284	51	419	72
8B	M	243	46	256	46	377	65
	F	386	74	406	74	599	103
9	M	290	55	304	55	449	77
	F	464	88	487	88	719	124
10	M	348	74	365	74	539	104
	F	724	138	761	138	1,123	193

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KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
 DWELLING FIRE  
 RULE 32. KEY RATES

**KEY RATE X KEY FACTOR = BASE PREMIUM**

TERRITORY 33 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	112	23	117	23	173	33
	F	151	32	159	32	235	44
2	M	112	24	117	24	173	33
	F	151	32	159	32	235	45
3	M	112	24	117	24	173	34
	F	151	32	159	32	235	45
4	M	112	24	117	24	173	34
	F	151	33	159	33	235	46
5	M	123	25	130	25	191	35
	F	165	33	173	33	255	46
6	M	125	25	131	25	194	35
	F	166	33	174	33	258	47
7	M	127	25	133	25	196	36
	F	230	46	242	46	357	65
8	M	148	30	155	30	230	42
	F	230	46	242	46	357	65
8B	M	207	42	218	42	321	58
	F	329	66	345	66	510	92
9	M	247	50	259	50	383	69
	F	395	79	415	79	612	111
10	M	296	67	311	67	459	93
	F	617	124	648	124	956	173

TERRITORY 33 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	117	23	123	23	182	33
	F	159	32	167	32	246	44
2	M	117	24	123	24	182	33
	F	159	32	167	32	246	45
3	M	117	24	123	24	182	34
	F	159	32	167	32	246	45
4	M	117	24	123	24	182	34
	F	159	33	167	33	246	46
5	M	130	25	136	25	201	35
	F	173	33	181	33	268	46
6	M	131	25	138	25	203	35
	F	174	33	183	33	270	47
7	M	133	25	140	25	206	36
	F	242	46	254	46	375	65
8	M	155	30	163	30	241	42
	F	242	46	254	46	375	65
8B	M	218	42	229	42	337	58
	F	345	66	363	66	536	92
9	M	259	50	272	50	402	69
	F	415	79	435	79	643	111
10	M	311	67	326	67	482	93
	F	648	124	680	124	1,004	173

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KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
 DWELLING FIRE  
 RULE 32. KEY RATES

**KEY RATE X KEY FACTOR = BASE PREMIUM**

TERRITORY 34 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	112	23	117	23	173	33
	F	151	32	159	32	235	44
2	M	112	24	117	24	173	33
	F	151	32	159	32	235	45
3	M	112	24	117	24	173	34
	F	151	32	159	32	235	45
4	M	112	24	117	24	173	34
	F	151	33	159	33	235	46
5	M	123	25	130	25	191	35
	F	165	33	173	33	255	46
6	M	125	25	131	25	194	35
	F	166	33	174	33	258	47
7	M	127	25	133	25	196	36
	F	230	46	242	46	357	65
8	M	148	30	155	30	230	42
	F	230	46	242	46	357	65
8B	M	207	42	218	42	321	58
	F	329	66	345	66	510	92
9	M	247	50	259	50	383	69
	F	395	79	415	79	612	111
10	M	296	67	311	67	459	93
	F	617	124	648	124	956	173

TERRITORY 34 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	117	23	123	23	182	33
	F	159	32	167	32	246	44
2	M	117	24	123	24	182	33
	F	159	32	167	32	246	45
3	M	117	24	123	24	182	34
	F	159	32	167	32	246	45
4	M	117	24	123	24	182	34
	F	159	33	167	33	246	46
5	M	130	25	136	25	201	35
	F	173	33	181	33	268	46
6	M	131	25	138	25	203	35
	F	174	33	183	33	270	47
7	M	133	25	140	25	206	36
	F	242	46	254	46	375	65
8	M	155	30	163	30	241	42
	F	242	46	254	46	375	65
8B	M	218	42	229	42	337	58
	F	345	66	363	66	536	92
9	M	259	50	272	50	402	69
	F	415	79	435	79	643	111
10	M	311	67	326	67	482	93
	F	648	124	680	124	1,004	173

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KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
 DWELLING FIRE  
 RULE 32. KEY RATES

**KEY RATE X KEY FACTOR = BASE PREMIUM**

TERRITORY 35 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	125	26	131	26	194	37
	F	169	35	178	35	262	49
2	M	125	26	131	26	194	37
	F	169	36	178	36	262	50
3	M	125	27	131	27	194	38
	F	169	36	178	36	262	50
4	M	125	27	131	27	194	38
	F	169	36	178	36	262	51
5	M	138	28	145	28	214	39
	F	184	37	193	37	285	51
6	M	140	28	147	28	217	39
	F	186	37	195	37	288	52
7	M	142	28	149	28	220	40
	F	258	51	270	51	399	72
8	M	166	33	174	33	257	46
	F	258	51	270	51	399	72
8B	M	232	46	243	46	359	65
	F	368	74	386	74	570	103
9	M	276	55	290	55	428	77
	F	442	88	464	88	684	124
10	M	331	74	348	74	513	104
	F	690	138	724	138	1,069	193

TERRITORY 35 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	131	26	138	26	204	37
	F	178	35	187	35	275	49
2	M	131	26	138	26	204	37
	F	178	36	187	36	275	50
3	M	131	27	138	27	204	38
	F	178	36	187	36	275	50
4	M	131	27	138	27	204	38
	F	178	36	187	36	275	51
5	M	145	28	152	28	225	39
	F	193	37	203	37	299	51
6	M	147	28	154	28	228	39
	F	195	37	205	37	302	52
7	M	149	28	156	28	231	40
	F	270	51	284	51	419	72
8	M	174	33	183	33	269	46
	F	270	51	284	51	419	72
8B	M	243	46	256	46	377	65
	F	386	74	406	74	599	103
9	M	290	55	304	55	449	77
	F	464	88	487	88	719	124
10	M	348	74	365	74	539	104
	F	724	138	761	138	1,123	193

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KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
DWELLING FIRE  
RULE 32. KEY RATES

**KEY RATE X KEY FACTOR = BASE PREMIUM**

TERRITORY 36 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	125	26	131	26	194	37
	F	169	35	178	35	262	49
2	M	125	26	131	26	194	37
	F	169	36	178	36	262	50
3	M	125	27	131	27	194	38
	F	169	36	178	36	262	50
4	M	125	27	131	27	194	38
	F	169	36	178	36	262	51
5	M	138	28	145	28	214	39
	F	184	37	193	37	285	51
6	M	140	28	147	28	217	39
	F	186	37	195	37	288	52
7	M	142	28	149	28	220	40
	F	258	51	270	51	399	72
8	M	166	33	174	33	257	46
	F	258	51	270	51	399	72
8B	M	232	46	243	46	359	65
	F	368	74	386	74	570	103
9	M	276	55	290	55	428	77
	F	442	88	464	88	684	124
10	M	331	74	348	74	513	104
	F	690	138	724	138	1,069	193

TERRITORY 36 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	131	26	138	26	204	37
	F	178	35	187	35	275	49
2	M	131	26	138	26	204	37
	F	178	36	187	36	275	50
3	M	131	27	138	27	204	38
	F	178	36	187	36	275	50
4	M	131	27	138	27	204	38
	F	178	36	187	36	275	51
5	M	145	28	152	28	225	39
	F	193	37	203	37	299	51
6	M	147	28	154	28	228	39
	F	195	37	205	37	302	52
7	M	149	28	156	28	231	40
	F	270	51	284	51	419	72
8	M	174	33	183	33	269	46
	F	270	51	284	51	419	72
8B	M	243	46	256	46	377	65
	F	386	74	406	74	599	103
9	M	290	55	304	55	449	77
	F	464	88	487	88	719	124
10	M	348	74	365	74	539	104
	F	724	138	761	138	1,123	193

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KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
 DWELLING FIRE  
 RULE 32. KEY RATES

**KEY RATE X KEY FACTOR = BASE PREMIUM**

TERRITORY 37 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	125	26	131	26	194	37
	F	169	35	178	35	262	49
2	M	125	26	131	26	194	37
	F	169	36	178	36	262	50
3	M	125	27	131	27	194	38
	F	169	36	178	36	262	50
4	M	125	27	131	27	194	38
	F	169	36	178	36	262	51
5	M	138	28	145	28	214	39
	F	184	37	193	37	285	51
6	M	140	28	147	28	217	39
	F	186	37	195	37	288	52
7	M	142	28	149	28	220	40
	F	258	51	270	51	399	72
8	M	166	33	174	33	257	46
	F	258	51	270	51	399	72
8B	M	232	46	243	46	359	65
	F	368	74	386	74	570	103
9	M	276	55	290	55	428	77
	F	442	88	464	88	684	124
10	M	331	74	348	74	513	104
	F	690	138	724	138	1,069	193

TERRITORY 37 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	131	26	138	26	204	37
	F	178	35	187	35	275	49
2	M	131	26	138	26	204	37
	F	178	36	187	36	275	50
3	M	131	27	138	27	204	38
	F	178	36	187	36	275	50
4	M	131	27	138	27	204	38
	F	178	36	187	36	275	51
5	M	145	28	152	28	225	39
	F	193	37	203	37	299	51
6	M	147	28	154	28	228	39
	F	195	37	205	37	302	52
7	M	149	28	156	28	231	40
	F	270	51	284	51	419	72
8	M	174	33	183	33	269	46
	F	270	51	284	51	419	72
8B	M	243	46	256	46	377	65
	F	386	74	406	74	599	103
9	M	290	55	304	55	449	77
	F	464	88	487	88	719	124
10	M	348	74	365	74	539	104
	F	724	138	761	138	1,123	193

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KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
DWELLING FIRE  
RULE 32. KEY RATES

**KEY RATE X KEY FACTOR = BASE PREMIUM**

TERRITORY 38 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	125	26	131	26	194	37
	F	169	35	178	35	262	49
2	M	125	26	131	26	194	37
	F	169	36	178	36	262	50
3	M	125	27	131	27	194	38
	F	169	36	178	36	262	50
4	M	125	27	131	27	194	38
	F	169	36	178	36	262	51
5	M	138	28	145	28	214	39
	F	184	37	193	37	285	51
6	M	140	28	147	28	217	39
	F	186	37	195	37	288	52
7	M	142	28	149	28	220	40
	F	258	51	270	51	399	72
8	M	166	33	174	33	257	46
	F	258	51	270	51	399	72
8B	M	232	46	243	46	359	65
	F	368	74	386	74	570	103
9	M	276	55	290	55	428	77
	F	442	88	464	88	684	124
10	M	331	74	348	74	513	104
	F	690	138	724	138	1,069	193

TERRITORY 38 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		BLDG.	CONT.	BLDG.	CONT.	BLDG.	CONT.
1	M	131	26	138	26	204	37
	F	178	35	187	35	275	49
2	M	131	26	138	26	204	37
	F	178	36	187	36	275	50
3	M	131	27	138	27	204	38
	F	178	36	187	36	275	50
4	M	131	27	138	27	204	38
	F	178	36	187	36	275	51
5	M	145	28	152	28	225	39
	F	193	37	203	37	299	51
6	M	147	28	154	28	228	39
	F	195	37	205	37	302	52
7	M	149	28	156	28	231	40
	F	270	51	284	51	419	72
8	M	174	33	183	33	269	46
	F	270	51	284	51	419	72
8B	M	243	46	256	46	377	65
	F	386	74	406	74	599	103
9	M	290	55	304	55	449	77
	F	464	88	487	88	719	124
10	M	348	74	365	74	539	104
	F	724	138	761	138	1,123	193

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KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
 DWELLING FIRE  
 RULE 32. KEY FACTORS

**KEY RATE X KEY FACTOR = BASE PREMIUM**

**BUILDINGS**

Cov. A		Cov. A		Cov. A		Cov. A	
<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>
1,000	0.310	17,000	0.891	33,000	1.213	49,000	1.474
2,000	0.346	18,000	0.927	34,000	1.229	50,000	1.490
3,000	0.382	19,000	0.964	35,000	1.245	60,000	1.650
4,000	0.419	20,000	1.000	36,000	1.261	70,000	1.810
5,000	0.455	21,000	1.017	37,000	1.278	80,000	1.970
6,000	0.491	22,000	1.033	38,000	1.294	90,000	2.130
7,000	0.528	23,000	1.049	39,000	1.311	100,000	2.290
8,000	0.564	24,000	1.065	40,000	1.327	110,000	2.450
9,000	0.600	25,000	1.082	41,000	1.343	120,000	2.610
10,000	0.637	26,000	1.098	42,000	1.359	130,000	2.770
11,000	0.673	27,000	1.115	43,000	1.376	140,000	2.930
12,000	0.709	28,000	1.131	44,000	1.392	150,000	3.090
13,000	0.746	29,000	1.147	45,000	1.409	160,000	3.250
14,000	0.782	30,000	1.163	46,000	1.425	170,000	3.410
15,000	0.818	31,000	1.180	47,000	1.441	180,000	3.570
16,000	0.855	32,000	1.196	48,000	1.457	190,000	3.730
						200,000	3.890

**CONTENTS**

Cov. C		Cov. C		Cov. C		Cov. C	
<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>
1,000	0.35	16,000	2.30	31,000	4.25	46,000	6.20
2,000	0.48	17,000	2.43	32,000	4.38	47,000	6.33
3,000	0.61	18,000	2.56	33,000	4.51	48,000	6.46
4,000	0.74	19,000	2.69	34,000	4.64	49,000	6.59
5,000	0.87	20,000	2.82	35,000	4.77	50,000	6.72
6,000	1.00	21,000	2.95	36,000	4.90	51,000	6.85
7,000	1.13	22,000	3.08	37,000	5.03	52,000	6.98
8,000	1.26	23,000	3.21	38,000	5.16	53,000	7.11
9,000	1.39	24,000	3.34	39,000	5.29	54,000	7.24
10,000	1.52	25,000	3.47	40,000	5.42	55,000	7.37
11,000	1.65	26,000	3.60	41,000	5.55	56,000	7.50
12,000	1.78	27,000	3.73	42,000	5.68	57,000	7.63
13,000	1.91	28,000	3.86	43,000	5.81	58,000	7.76
14,000	2.04	29,000	3.99	44,000	5.94	59,000	7.89
15,000	2.17	30,000	4.12	45,000	6.07	60,000	8.02
						e/a 1,000	0.130

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KENTUCKY FAIR PLAN REINSURANCE ASSOCIATION  
EXTENDED COVERAGE  
RULE 32. KEY RATES AND KEY FACTORS

**KEY RATE X KEY FACTOR = BASE PREMIUM**

Territory	Form DP-1 Buildings	Form DP-2 Buildings	Form DP-2 Buildings	Form DP-1 Contents	Form DP-2 Contents	Form DP-2 Contents
	Non-Seasonal and Seasonal	Non-Seasonal	Seasonal	Non-Seasonal and Seasonal	Non-Seasonal	Seasonal
30	\$126	\$227	\$284	\$16	\$45	\$65
31	126	227	284	16	45	65
32	115	207	259	14	39	57
33	94	169	212	12	34	49
34	94	169	212	12	34	49
35	115	207	259	14	39	57
36	115	207	259	14	39	57
37	115	207	259	14	39	57
38	115	207	259	14	39	57

**BUILDINGS**

Cov. A		Cov. A		Cov. A		Cov. A	
Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor
1,000	0.566	17,000	0.931	33,000	1.297	49,000	1.662
2,000	0.588	18,000	0.953	34,000	1.320	50,000	1.685
3,000	0.611	19,000	0.977	35,000	1.343	60,000	1.915
4,000	0.634	20,000	1.000	36,000	1.365	70,000	2.145
5,000	0.657	21,000	1.023	37,000	1.388	80,000	2.375
6,000	0.680	22,000	1.046	38,000	1.411	90,000	2.605
7,000	0.703	23,000	1.069	39,000	1.434	100,000	2.835
8,000	0.726	24,000	1.091	40,000	1.456	110,000	3.065
9,000	0.749	25,000	1.114	41,000	1.479	120,000	3.295
10,000	0.771	26,000	1.137	42,000	1.502	130,000	3.525
11,000	0.794	27,000	1.160	43,000	1.525	140,000	3.755
12,000	0.817	28,000	1.182	44,000	1.547	150,000	3.985
13,000	0.840	29,000	1.205	45,000	1.570	160,000	4.215
14,000	0.862	30,000	1.228	46,000	1.593	170,000	4.445
15,000	0.885	31,000	1.251	47,000	1.616	180,000	4.675
16,000	0.908	32,000	1.273	48,000	1.639	190,000	4.905
						200,000	5.135

**CONTENTS**

Cov. C		Cov. C		Cov. C		Cov. C	
Amount	Factor	Amount	Factor	Amount	Factor	Amount	Factor
1,000	0.17	16,000	2.67	31,000	5.19	46,000	7.74
2,000	0.33	17,000	2.84	32,000	5.36	47,000	7.91
3,000	0.50	18,000	3.00	33,000	5.53	48,000	8.08
4,000	0.67	19,000	3.17	34,000	5.70	49,000	8.25
5,000	0.83	20,000	3.34	35,000	5.87	50,000	8.42
6,000	1.00	21,000	3.51	36,000	6.04	51,000	8.59
7,000	1.17	22,000	3.67	37,000	6.21	52,000	8.76
8,000	1.34	23,000	3.84	38,000	6.38	53,000	8.93
9,000	1.50	24,000	4.00	39,000	6.55	54,000	9.10
10,000	1.67	25,000	4.17	40,000	6.72	55,000	9.27
11,000	1.84	26,000	4.34	41,000	6.89	56,000	9.44
12,000	2.00	27,000	4.51	42,000	7.06	57,000	9.61
13,000	2.17	28,000	4.68	43,000	7.23	58,000	9.78
14,000	2.33	29,000	4.85	44,000	7.40	59,000	9.95
15,000	2.50	30,000	5.02	45,000	7.57	60,000	10.12
						e/a 1,000	0.170

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Kentucky FAIR Plan Dwelling Fire Rating Worksheet										
Rating Territory		Form DP-1 or DP-2		Name of Insured						
Protection Class		Seasonal or Non-Seasonal		Policy Number						
Construction		Number of Families		Occupancy						
Fire										
<b>Building (If mobile home, see Note 3 below)</b>										
Key Rate	X	Key Factor	(=)	Base Premium (1)	X	Deductible Factor	(=)	Fire Building Adjusted Base Premium (Note 1 and 3)		
	X		(=)		X			a		
<b>Contents (If mobile home, see Note 3 below)</b>										
Key Rate	X	Key Factor	(=)	Base Premium (1)	X	Deductible Factor	(=)	Fire Contents Adjusted Base Premium (Note 1 and 3)		
	X		(=)		X			b		
Extended Coverage										
<b>Building</b>										
Key Rate	X	Key Factor	(=)	Base Premium (1)	X	Deductible Factor	(=)	EC Building Adjusted Base Premium (Note 1)		
	X		(=)		X			c		
<b>Contents</b>										
Key Rate	X	Key Factor	(=)	Base Premium (1)	X	Deductible Factor	(=)	EC Contents Adjusted Base Premium (Note 1)		
	X		(=)		X			d		
V&MM										
<b>Building</b>										
V&MM Rate	X	Amount of Coverage/\$1,000	(=)	Base Premium (1)	X	Deductible Factor	(=)	V&MM Building Adjusted Base Premium (Note 1)		
	X		(=)		X			e		
<b>Contents</b>										
V&MM Rate	X	Amount of Coverage/\$1,000	(=)	Base Premium (1)	X	Deductible Factor	(=)	V&MM Contents Adjusted Base Premium (Note 1)		
	X		(=)		X			f		
		<b>Adjusted Base Premium (a+b+c+d+e+f)</b>					<b>g</b>			
		Protective Device Credit (-)					<b>h</b>			
		Other Structures Prem. (Note 2) (See rating steps below)					<b>i</b>			
		Condition Charges (see below)					<b>j</b>			
		Wood or Coal Stove Surcharge (\$100.00 flat charge)					<b>k</b>			
		Earthquake Premium (\$25.00 Minimum Premium)					<b>l</b>			
		Mine Subsidence Premium					<b>m</b>			
		<b>Premium Prior to Surcharge (g-h+i+j+k+l+m)</b>					<b>n</b>			
		KY Prem. Surcharge (1.8% x n)					<b>o</b>			
		<b>Total Annual Premium (n+o)</b>								
<b>Condition Charges</b>						<b>Notes:</b>				
Condition Charges: (1-5) 1.86 X Amt of bldg. + cont. covg. / \$1,000						1. Round to nearest \$1.00				
Condition Charges: (6) 9.28 X Amt of bldg. + cont. covg. / \$1,000						2. Policy includes 10% cov'g within limits so this is addl. covg.if needed				
						3. Mobile Home - see below.				
<b>Other Structures (Additional) Coverage Rating Steps: (Note 2)</b>										
<b>Fire</b>	Fire Building Key Rate X 0.04 = Other Structures Key Rate (round to \$1.00) X Amt of Covg/\$1,000 = Base Premium X Deductible Factor = Other Structures Fire Premium (round to \$1.00)									
<b>EC</b>	EC Building Key Rate X 0.07 = Other Structures Key Rate (round to \$1.00) X Amt of Covg/\$1,000 = Base Premium X Deductible Factor = Other Structures EC Premium (round to \$1.00)									
<b>V&amp;MM</b>	V&MM factor X Amt of Covg/\$1,000 = Base Prem X Ded factor = Other Structures V&MM Premium (round to \$1.00)									
<b>Note 3: If Mobile Home, the following is added</b>										
Amt of Building Coverage/\$1,000	X	Mobile Home Charge	(=)	Premium: Round to \$1.00	X	Deductible Factor		Mobile Home Building Load: Round to \$1.00 and add to Fire Building Adjusted Base Premium		
	X	\$8.89	(=)		X					
Amt of Contents Coverage/\$1,000	X	Mobile Home Charge	(=)	Premium: Round to \$1.00	X	Deductible Factor		Mobile Home Contents Load: Round to \$1.00 and add to Fire Contents Adjusted Base Premium		
	X	\$8.89	(=)		X					