

Kentucky FAIR Plan Reinsurance Association
Dwelling Fire Manual



Kentucky FAIR Plan Reinsurance Association
P.O. Box 437249
Louisville, KY 40243

502-425-9998

www.kyfairplan.org

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
DP 05 38	Cap on Losses from Certified Acts of Terrorism	07 21
TER-1	TRIA Letter	01 21

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

Table of Contents

Subject	Rule #
General Information	A
Underwriting Guidelines	B
General Rules	C
Applications	1
No Binding Authority and Deemer Provision	2
Commission	3
Renewals	4
New Business	5
Claims Procedures	6
Minimum Written and Minimum Retained Premium	7
Changes, Cancellation or Reduction of Coverage	8
Maximum Coverage Limits	9
Determination of Maximum Coverage Limits	10
Description of Coverage and Loss Settlement Provisions	11
Eligibility	12
Seasonal Dwellings	13
Single Building Definition	14
Construction Definitions	15
Rewrite with Lapse in Coverage	16
Non-Sufficient Funds Surcharge	17
Premium Computation	18
Condition Charges	19
Woodburning or Coal Stove Surcharge	20
Deductibles	21
Vandalism and Malicious Mischief	22
Mobile Homes or Trailer Homes	23
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	24
Other Structures Coverage	25
Territory Definitions	26
Protection Class Codes	27

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

Subject	Rule #
Earthquake	28
Coal Mine Subsidence	29
Protective Devices	30
Policy Period and Installment Plan	31
Key Rates and Key Factors	32
Rating Worksheet	Appendix A

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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;

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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.

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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 five (5) 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

The Underwriting Department may request documentation supporting eligibility with the Plan. 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 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

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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, as part of the Plan's charge to provide basic coverage, 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)

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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.

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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.

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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 **\$11.05** 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 **\$11.05** 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.

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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)

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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: \$2.10 per \$1,000 of coverage
2. Condition 6: \$10.50 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. The wood burning stove questionnaire in the application must be completed along with photos showing the installation. **A \$100.00 annual surcharge** will be assessed. This is a flat charge.

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

21. Deductibles

The base deductible is \$500. A \$2,500 deductible will be required on dwellings with prior fire losses or multiple claims. Optional deductibles may be written by multiplying the base premium by the following factors:

Optional Deductibles	\$250	\$1,000	\$2,500
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:

Non Seasonal & Not Vacant	Seasonal, Not Vacant	Vacant &/or Unoccupied
\$0.26	\$1.23	\$17.39

23. Mobile Homes or Trailer Homes

A surcharge of **\$11.05 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.
- i. 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 \$0.08

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

ii. EC \$0.14

2. Premium Computation

- i. Fire: Fire Building Key Rate X **.08** = 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 **.14** = 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

County	Terr.	County	Terr.	County	Terr.
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

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

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

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

B. Determination of Premium

- Determine the Earthquake Zone.
- Select the rate according to construction.
- Determine value range. (Use Coverage A for Dwelling).
- The base earthquake premium is the premium shown in the rate table (D) below.
- 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)

Frame			
Value Range	Zone 2	Zone 3	Zone 4
0-\$60,000	\$42.00	\$34.00	\$28.00
\$60,001-\$100,000	\$69.00	\$55.00	\$42.00
\$100,001-and up	\$89.00	\$76.00	\$62.00
Masonry *			
Value Range	Zone 2	Zone 3	Zone 4
0-\$60,000	\$69.00	\$55.00	\$42.00
\$60,001-\$100,000	\$103.00	\$83.00	\$62.00
\$100,001-and up	\$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 **\$500,000**. See note (2) below regarding maximum limits. The coverage includes **\$50,000** 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 **\$500,000** for the structure.

Qualified Locations*			
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*	

Mine Subsidence Rates		
Amount of Coverage	Dwelling Rates	Non-Dwelling
Up to \$50,000	\$16	\$21
\$50,001 to \$60,000	\$19	\$24
\$60,001 to \$70,000	\$21	\$26
\$70,001 to \$80,000	\$23	\$28
\$80,001 to \$90,000	\$26	\$31
\$90,001 to \$100,000	\$27	\$32
\$100,001 to \$110,000	\$29	\$34
\$110,001 to \$120,000	\$31	\$36
\$120,001 to \$130,000	\$32	\$37
\$130,001 to \$140,000	\$34	\$39
\$140,001 to \$150,000	\$35	\$40
\$150,001 to \$160,000	\$36	\$41
\$160,001 to \$170,000	\$37	\$42
\$170,001 to \$180,000	\$38	\$43
\$180,001 to \$190,000	\$39	\$44
\$190,001 to \$200,000	\$40	\$45

- (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

Kentucky FAIR Plan Reinsurance Association

Dwelling Fire Manual

units.

- (2) **\$500,000** 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 **\$50,000** 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 **\$500,000** for the structure.
- (3) Mobile Homes
Mobile Homes and attachments are ineligible for mine subsidence coverage.

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 **\$6.00** 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 **\$6.00** 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 **\$6.00** 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	19	133	19	197	27
	F	172	26	180	26	266	36
2	M	129	19	135	19	199	27
	F	173	26	182	26	269	36
3	M	130	20	137	20	202	27
	F	175	26	184	26	271	37
4	M	132	20	139	20	205	28
	F	177	27	186	27	274	37
5	M	134	20	141	20	208	28
	F	179	27	188	27	277	38
6	M	136	20	143	20	210	29
	F	180	27	189	27	280	38
7	M	138	21	144	21	213	29
	F	250	38	263	38	388	53
8	M	161	24	169	24	249	34
	F	250	38	263	38	388	53
8B	M	225	34	236	34	349	47
	F	357	54	375	54	554	75
9	M	268	40	281	40	415	56
	F	429	64	450	64	665	90
10	M	322	48	338	48	498	68
	F	670	101	704	101	1,039	141

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	133	19	140	19	206	27
	F	180	26	189	26	279	36
2	M	135	19	142	19	209	27
	F	182	26	191	26	282	36
3	M	137	20	144	20	212	27
	F	184	26	193	26	285	37
4	M	139	20	146	20	215	28
	F	186	27	195	27	288	37
5	M	141	20	148	20	218	28
	F	188	27	197	27	291	38
6	M	143	20	150	20	221	29
	F	189	27	199	27	294	38
7	M	144	21	152	21	224	29
	F	263	38	276	38	407	53
8	M	169	24	177	24	262	34
	F	263	38	276	38	407	53
8B	M	236	34	248	34	366	47
	F	375	54	394	54	582	75
9	M	281	40	295	40	436	56
	F	450	64	473	64	698	90
10	M	338	48	355	48	523	68
	F	704	101	739	101	1,090	141

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

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	130	20	136	20	201	28
	F	176	27	185	27	272	38
2	M	132	20	138	20	204	28
	F	178	27	186	27	275	38
3	M	134	21	140	21	207	29
	F	179	28	188	28	278	39
4	M	135	21	142	21	210	29
	F	181	28	190	28	281	39
5	M	137	21	144	21	213	30
	F	183	28	192	28	284	39
6	M	139	21	146	21	216	30
	F	185	28	194	28	287	40
7	M	141	22	148	22	219	30
	F	256	39	269	39	397	55
8	M	165	25	173	25	255	35
	F	256	39	269	39	397	55
8B	M	231	35	242	35	358	50
	F	366	56	384	56	568	79
9	M	275	42	288	42	426	59
	F	439	68	461	68	681	95
10	M	330	51	346	51	511	71
	F	687	106	721	106	1,064	148

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	136	20	143	20	212	28
	F	185	27	194	27	286	38
2	M	138	20	145	20	215	28
	F	186	27	196	27	289	38
3	M	140	21	147	21	218	29
	F	188	28	198	28	292	39
4	M	142	21	149	21	221	29
	F	190	28	200	28	295	39
5	M	144	21	151	21	223	30
	F	192	28	202	28	298	39
6	M	146	21	153	21	226	30
	F	194	28	204	28	301	40
7	M	148	22	155	22	229	30
	F	269	39	283	39	417	55
8	M	173	25	182	25	268	35
	F	269	39	283	39	417	55
8B	M	242	35	254	35	375	50
	F	384	56	404	56	596	79
9	M	288	42	303	42	447	59
	F	461	68	484	68	715	95
10	M	346	51	363	51	536	71
	F	721	106	757	106	1,117	148

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

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	130	20	136	20	201	28
	F	176	27	185	27	272	38
2	M	132	20	138	20	204	28
	F	178	27	186	27	275	38
3	M	134	21	140	21	207	29
	F	179	28	188	28	278	39
4	M	135	21	142	21	210	29
	F	181	28	190	28	281	39
5	M	137	21	144	21	213	30
	F	183	28	192	28	284	39
6	M	139	21	146	21	216	30
	F	185	28	194	28	287	40
7	M	141	22	148	22	219	30
	F	256	39	269	39	397	55
8	M	165	25	173	25	255	35
	F	256	39	269	39	397	55
8B	M	231	35	242	35	358	50
	F	366	56	384	56	568	79
9	M	275	42	288	42	426	59
	F	439	68	461	68	681	95
10	M	330	51	346	51	511	71
	F	687	106	721	106	1,064	148

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	136	20	143	20	212	28
	F	185	27	194	27	286	38
2	M	138	20	145	20	215	28
	F	186	27	196	27	289	38
3	M	140	21	147	21	218	29
	F	188	28	198	28	292	39
4	M	142	21	149	21	221	29
	F	190	28	200	28	295	39
5	M	144	21	151	21	223	30
	F	192	28	202	28	298	39
6	M	146	21	153	21	226	30
	F	194	28	204	28	301	40
7	M	148	22	155	22	229	30
	F	269	39	283	39	417	55
8	M	173	25	182	25	268	35
	F	269	39	283	39	417	55
8B	M	242	35	254	35	375	50
	F	384	56	404	56	596	79
9	M	288	42	303	42	447	59
	F	461	68	484	68	715	95
10	M	346	51	363	51	536	71
	F	721	106	757	106	1,117	148

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

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	90	14	94	14	139	19
	F	122	18	128	18	188	26
2	M	91	14	96	14	141	19
	F	123	19	129	19	190	26
3	M	92	14	97	14	143	20
	F	124	19	130	19	192	26
4	M	94	14	98	14	145	20
	F	125	19	132	19	194	27
5	M	95	14	100	14	147	20
	F	127	19	133	19	196	27
6	M	96	15	101	15	149	20
	F	128	19	134	19	198	27
7	M	98	15	102	15	151	21
	F	177	27	186	27	275	38
8	M	114	17	120	17	177	24
	F	177	27	186	27	275	38
8B	M	160	24	168	24	247	34
	F	253	38	266	38	393	54
9	M	190	29	199	29	294	40
	F	304	46	319	46	471	64
10	M	228	34	239	34	353	48
	F	475	72	499	72	736	100

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	94	14	99	14	146	19
	F	128	18	134	18	198	26
2	M	96	14	101	14	148	19
	F	129	19	135	19	200	26
3	M	97	14	102	14	150	20
	F	130	19	137	19	202	26
4	M	98	14	103	14	153	20
	F	132	19	138	19	204	27
5	M	100	14	105	14	155	20
	F	133	19	140	19	206	27
6	M	101	15	106	15	157	20
	F	134	19	141	19	208	27
7	M	102	15	108	15	159	21
	F	186	27	195	27	289	38
8	M	120	17	126	17	186	24
	F	186	27	195	27	289	38
8B	M	168	24	176	24	260	34
	F	266	38	279	38	412	54
9	M	199	29	209	29	309	40
	F	319	46	335	46	495	64
10	M	239	34	251	34	371	48
	F	499	72	524	72	773	100

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

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	90	14	94	14	139	19
	F	122	18	128	18	188	26
2	M	91	14	96	14	141	19
	F	123	19	129	19	190	26
3	M	92	14	97	14	143	20
	F	124	19	130	19	192	26
4	M	94	14	98	14	145	20
	F	125	19	132	19	194	27
5	M	95	14	100	14	147	20
	F	127	19	133	19	196	27
6	M	96	15	101	15	149	20
	F	128	19	134	19	198	27
7	M	98	15	102	15	151	21
	F	177	27	186	27	275	38
8	M	114	17	120	17	177	24
	F	177	27	186	27	275	38
8B	M	160	24	168	24	247	34
	F	253	38	266	38	393	54
9	M	190	29	199	29	294	40
	F	304	46	319	46	471	64
10	M	228	34	239	34	353	48
	F	475	72	499	72	736	100

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	94	14	99	14	146	19
	F	128	18	134	18	198	26
2	M	96	14	101	14	148	19
	F	129	19	135	19	200	26
3	M	97	14	102	14	150	20
	F	130	19	137	19	202	26
4	M	98	14	103	14	153	20
	F	132	19	138	19	204	27
5	M	100	14	105	14	155	20
	F	133	19	140	19	206	27
6	M	101	15	106	15	157	20
	F	134	19	141	19	208	27
7	M	102	15	108	15	159	21
	F	186	27	195	27	289	38
8	M	120	17	126	17	186	24
	F	186	27	195	27	289	38
8B	M	168	24	176	24	260	34
	F	266	38	279	38	412	54
9	M	199	29	209	29	309	40
	F	319	46	335	46	495	64
10	M	239	34	251	34	371	48
	F	499	72	524	72	773	100

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

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	130	20	136	20	201	28
	F	176	27	185	27	272	38
2	M	132	20	138	20	204	28
	F	178	27	186	27	275	38
3	M	134	21	140	21	207	29
	F	179	28	188	28	278	39
4	M	135	21	142	21	210	29
	F	181	28	190	28	281	39
5	M	137	21	144	21	213	30
	F	183	28	192	28	284	39
6	M	139	21	146	21	216	30
	F	185	28	194	28	287	40
7	M	141	22	148	22	219	30
	F	256	39	269	39	397	55
8	M	165	25	173	25	255	35
	F	256	39	269	39	397	55
8B	M	231	35	242	35	358	50
	F	366	56	384	56	568	79
9	M	275	42	288	42	426	59
	F	439	68	461	68	681	95
10	M	330	51	346	51	511	71
	F	687	106	721	106	1,064	148

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	136	20	143	20	212	28
	F	185	27	194	27	286	38
2	M	138	20	145	20	215	28
	F	186	27	196	27	289	38
3	M	140	21	147	21	218	29
	F	188	28	198	28	292	39
4	M	142	21	149	21	221	29
	F	190	28	200	28	295	39
5	M	144	21	151	21	223	30
	F	192	28	202	28	298	39
6	M	146	21	153	21	226	30
	F	194	28	204	28	301	40
7	M	148	22	155	22	229	30
	F	269	39	283	39	417	55
8	M	173	25	182	25	268	35
	F	269	39	283	39	417	55
8B	M	242	35	254	35	375	50
	F	384	56	404	56	596	79
9	M	288	42	303	42	447	59
	F	461	68	484	68	715	95
10	M	346	51	363	51	536	71
	F	721	106	757	106	1,117	148

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

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	130	20	136	20	201	28
	F	176	27	185	27	272	38
2	M	132	20	138	20	204	28
	F	178	27	186	27	275	38
3	M	134	21	140	21	207	29
	F	179	28	188	28	278	39
4	M	135	21	142	21	210	29
	F	181	28	190	28	281	39
5	M	137	21	144	21	213	30
	F	183	28	192	28	284	39
6	M	139	21	146	21	216	30
	F	185	28	194	28	287	40
7	M	141	22	148	22	219	30
	F	256	39	269	39	397	55
8	M	165	25	173	25	255	35
	F	256	39	269	39	397	55
8B	M	231	35	242	35	358	50
	F	366	56	384	56	568	79
9	M	275	42	288	42	426	59
	F	439	68	461	68	681	95
10	M	330	51	346	51	511	71
	F	687	106	721	106	1,064	148

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	136	20	143	20	212	28
	F	185	27	194	27	286	38
2	M	138	20	145	20	215	28
	F	186	27	196	27	289	38
3	M	140	21	147	21	218	29
	F	188	28	198	28	292	39
4	M	142	21	149	21	221	29
	F	190	28	200	28	295	39
5	M	144	21	151	21	223	30
	F	192	28	202	28	298	39
6	M	146	21	153	21	226	30
	F	194	28	204	28	301	40
7	M	148	22	155	22	229	30
	F	269	39	283	39	417	55
8	M	173	25	182	25	268	35
	F	269	39	283	39	417	55
8B	M	242	35	254	35	375	50
	F	384	56	404	56	596	79
9	M	288	42	303	42	447	59
	F	461	68	484	68	715	95
10	M	346	51	363	51	536	71
	F	721	106	757	106	1,117	148

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

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	130	20	136	20	201	28
	F	176	27	185	27	272	38
2	M	132	20	138	20	204	28
	F	178	27	186	27	275	38
3	M	134	21	140	21	207	29
	F	179	28	188	28	278	39
4	M	135	21	142	21	210	29
	F	181	28	190	28	281	39
5	M	137	21	144	21	213	30
	F	183	28	192	28	284	39
6	M	139	21	146	21	216	30
	F	185	28	194	28	287	40
7	M	141	22	148	22	219	30
	F	256	39	269	39	397	55
8	M	165	25	173	25	255	35
	F	256	39	269	39	397	55
8B	M	231	35	242	35	358	50
	F	366	56	384	56	568	79
9	M	275	42	288	42	426	59
	F	439	68	461	68	681	95
10	M	330	51	346	51	511	71
	F	687	106	721	106	1,064	148

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	136	20	143	20	212	28
	F	185	27	194	27	286	38
2	M	138	20	145	20	215	28
	F	186	27	196	27	289	38
3	M	140	21	147	21	218	29
	F	188	28	198	28	292	39
4	M	142	21	149	21	221	29
	F	190	28	200	28	295	39
5	M	144	21	151	21	223	30
	F	192	28	202	28	298	39
6	M	146	21	153	21	226	30
	F	194	28	204	28	301	40
7	M	148	22	155	22	229	30
	F	269	39	283	39	417	55
8	M	173	25	182	25	268	35
	F	269	39	283	39	417	55
8B	M	242	35	254	35	375	50
	F	384	56	404	56	596	79
9	M	288	42	303	42	447	59
	F	461	68	484	68	715	95
10	M	346	51	363	51	536	71
	F	721	106	757	106	1,117	148

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

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	130	20	136	20	201	28
	F	176	27	185	27	272	38
2	M	132	20	138	20	204	28
	F	178	27	186	27	275	38
3	M	134	21	140	21	207	29
	F	179	28	188	28	278	39
4	M	135	21	142	21	210	29
	F	181	28	190	28	281	39
5	M	137	21	144	21	213	30
	F	183	28	192	28	284	39
6	M	139	21	146	21	216	30
	F	185	28	194	28	287	40
7	M	141	22	148	22	219	30
	F	256	39	269	39	397	55
8	M	165	25	173	25	255	35
	F	256	39	269	39	397	55
8B	M	231	35	242	35	358	50
	F	366	56	384	56	568	79
9	M	275	42	288	42	426	59
	F	439	68	461	68	681	95
10	M	330	51	346	51	511	71
	F	687	106	721	106	1,064	148

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	136	20	143	20	212	28
	F	185	27	194	27	286	38
2	M	138	20	145	20	215	28
	F	186	27	196	27	289	38
3	M	140	21	147	21	218	29
	F	188	28	198	28	292	39
4	M	142	21	149	21	221	29
	F	190	28	200	28	295	39
5	M	144	21	151	21	223	30
	F	192	28	202	28	298	39
6	M	146	21	153	21	226	30
	F	194	28	204	28	301	40
7	M	148	22	155	22	229	30
	F	269	39	283	39	417	55
8	M	173	25	182	25	268	35
	F	269	39	283	39	417	55
8B	M	242	35	254	35	375	50
	F	384	56	404	56	596	79
9	M	288	42	303	42	447	59
	F	461	68	484	68	715	95
10	M	346	51	363	51	536	71
	F	721	106	757	106	1,117	148

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

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

KEY RATE X KEY FACTOR = BASE PREMIUM

BUILDINGS

<u>Cov. A</u>		<u>Cov. A</u>		<u>Cov. A</u>		<u>Cov. A</u>	
<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

<u>Cov. C</u>		<u>Cov. C</u>		<u>Cov. C</u>		<u>Cov. C</u>	
<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

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

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 Non-Seasonal and Seasonal	Form DP-2 Buildings Non-Seasonal	Form DP-2 Buildings Seasonal	Form DP-1 Contents Non-Seasonal and Seasonal	Form DP-2 Contents Non-Seasonal	Form DP-2 Contents Seasonal
30	\$137	\$247	\$308	\$11	\$31	\$45
31	137	247	308	11	31	45
32	161	290	362	12	34	49
33	109	196	245	8	22	32
34	109	196	245	8	22	32
35	161	290	362	12	34	49
36	161	290	362	12	34	49
37	161	290	362	12	34	49
38	161	290	362	12	34	49

BUILDINGS

<u>Cov. A Amount</u>	<u>Factor</u>	<u>Cov. A Amount</u>	<u>Factor</u>	<u>Cov. A Amount</u>	<u>Factor</u>	<u>Cov. A Amount</u>	<u>Factor</u>
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

<u>Cov. C Amount</u>	<u>Factor</u>	<u>Cov. C Amount</u>	<u>Factor</u>	<u>Cov. C Amount</u>	<u>Factor</u>	<u>Cov. C Amount</u>	<u>Factor</u>
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

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

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							
Building (If mobile home, see Note 3 below)							
Key Rate	X	Key Factor	(=)	Base Premium (1)	X	Deductible Factor	(=)
	X		(=)		X		a
Contents (If mobile home, see Note 3 below)							
Key Rate	X	Key Factor	(=)	Base Premium (1)	X	Deductible Factor	(=)
	X		(=)		X		b
Extended Coverage							
Building							
Key Rate	X	Key Factor	(=)	Base Premium (1)	X	Deductible Factor	(=)
	X		(=)		X		c
Contents							
Key Rate	X	Key Factor	(=)	Base Premium (1)	X	Deductible Factor	(=)
	X		(=)		X		d
V&MM							
Building							
V&MM Rate	X	Amount of Coverage/\$1,000	(=)	Base Premium (1)	X	Deductible Factor	(=)
	X		(=)		X		e
Contents							
V&MM Rate	X	Amount of Coverage/\$1,000	(=)	Base Premium (1)	X	Deductible Factor	(=)
	X		(=)		X		f
		Adjusted Base Premium (a+b+c+d+e+f)					g
		Protective Device Credit (-)					h
		Other Structures Prem. (Note 2) (See rating steps below)					i
		Condition Charges (see below)					j
		Wood or Coal Stove Surcharge (\$100.00 flat charge)					k
		Earthquake Premium (\$25.00 Minimum Premium)					l
		Mine Subsidence Premium					m
		Premium Prior to Surcharge (g-h+i+j+k+l+m)					n
		KY Prem. Surcharge (1.8% x n)					o
		Total Annual Premium (n+o)					
Condition Charges					Notes:		
Condition Charges: (1-5) 1.90 X Amt of bldg. + cont. covg. / \$1,000					1. Round to nearest \$1.00		
Condition Charges: (6) 9.50 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.		
Other Structures (Additional) Coverage Rating Steps: (Note 2)							
Fire	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)						
EC	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)						
V&MM	V&MM factor X Amt of Covg/\$1,000 = Base Prem X Ded factor = Other Structures V&MM Premium (round to \$1.00)						
Note 3: If Mobile Home, the following is added							
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	\$11.05	(=)		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	\$11.05	(=)		X		