

# *Verification Data Manual*

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Kentucky Department of Insurance  
January 2009  
*Version 1.0*

## STATUTORY AUTHORITY

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KRS 91A.0806(1)

## NECESSITY, FUNCTION, AND CONFORMITY

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EO 2008-507, signed June 6, 2008, and effective June 16, 2008, created the Department of Insurance, headed by the Commissioner of Insurance. KRS 91A.0806(1) requires the Office of Insurance to establish criteria for the verification of risk location systems and programs. This administrative regulation establishes the risk location verification criteria, sets forth the process to obtain and renew verification, and sets forth the process for revocation of verification. This administrative regulation also establishes the process for an insurer with limited risks to request an order allowing an alternative form of risk location.

## DEFINITIONS

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- (1) “Broker” is defined in KRS 304.10-030.
- (2) “Department” means the Department of Insurance.
- (3) “Insurance company” means an entity holding a certificate of authority in accordance with KRS 304, Subtitle 3.
- (4) “Verified entity” means a vendor, insurance company or surplus lines broker that has received an order of verification from the Department of Insurance.
- (5) “Verified risk location system” means a risk location system or program that is the subject of an effective order of verification issued by the department that has not expired or otherwise been revoked.

## DATA REQUIREMENTS

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This section will document the data required from the applicant that will be needed for the verification process.

### **Format**

Media Type: CD ROM

File Type: Character Delimited Text Format (^ Shift 6)

### **Required Fields**

#### **If providing raw address data (Actual Addresses):**

- |                              |               |                    |
|------------------------------|---------------|--------------------|
| • Street Number              | Alpha-Numeric | Maximum Length 10  |
| • Pre Directional Indicator  | Alpha-Numeric | Maximum Length 10  |
| • Street Name                | Alpha-Numeric | Maximum Length 255 |
| • Post Directional Indicator | Alpha-Numeric | Maximum Length 10  |
| • City Name                  | Alpha-Numeric | Maximum Length 255 |
| • Zip                        | Numeric       | Maximum Length 9   |
| • Taxing Entity Name         | Alpha-Numeric | Maximum Length 255 |
| • Taxing Code                | Numeric       | Maximum Length 4   |

Note: The Taxing Entity Name/Taxing Code should be null if the address is not within a Taxing District.

Note: The Taxing Code for the taxing entity should be the code reflected in the **Local Government Premium Tax Schedule** as distributed each year by the DOI. You may find this bulletin on the DOI website by clicking this link:

[Http://doi.ppr.ky.gov/kentucky/docs.asp?Divid=10](http://doi.ppr.ky.gov/kentucky/docs.asp?Divid=10)

Note: Pre/Post Directional Indicator illustrates the North in North Main Street, or Southwest, in 16<sup>th</sup> Ave. Southwest.

**If providing address row data:**

• Street Number (High)	Alpha-Numeric	Maximum Length 10
• Street Number (Low)	Alpha-Numeric	Maximum Length 10
• Odd/Even/Both (St Num)	Alpha-Numeric	Maximum Length 10
• Pre Directional Indicator	Alpha-Numeric	Maximum Length 10
• Street Name	Alpha-Numeric	Maximum Length 255
• Post Directional Indicator	Alpha-Numeric	Maximum Length 10
• City Name	Alpha-Numeric	Maximum Length 255
• Zip	Numeric	Maximum Length 9
• Taxing Entity Name	Alpha-Numeric	Maximum Length 255
• Taxing Code	Numeric	Maximum Length 4

Note: The Taxing Entity Name/Taxing Code should be null if the address is not within a Taxing District.

Note: The Taxing Code for the taxing entity should be the code reflected in the **Local Government Premium Tax Schedule** as distributed each year by the DOI. You may find this bulletin on the DOI website by clicking this link:

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Note: Pre/Post Directional Indicator illustrates the North in North Main Street, or Southwest, in 16<sup>th</sup> Ave. Southwest.

**Data Examples**

Raw Address Data

123^Main St.^Frankfort^KY^FRANKFORT^40601^0006^  
456^Washington St.^Shelbyville^KY^SHELBYVILLE^40065^0107^  
789^Peachtree St.^Louisville^KY^LOUISVILLE^40222^0001^

Address Row Data

100^3500^B^Main St.^Frankfort^KY^FRANKFORT^40601^0006^  
400^1000^E^Washington St.^Shelbyville^KY^SHELBYVILLE^40065^0107^  
700^1500^O^Peachtree St.^Louisville^KY^LOUISVILLE^40222^0001^

Note: In the Address Row, B = Both sides of the Street E = Even numbers within the row of data O = Odd numbers within the row of data

## TAXING ENTITIES (Current as of 1-1-2009)

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### City Listing

<b>Adairville</b>	0121	<b>Cadiz</b>	0140
<b>Albany</b>	0122	<b>Calhoun</b>	0141
<b>Alexandria</b>	0123	<b>California</b>	0264
<b>Allen</b>	0237	<b>Calvert City</b>	0037
<b>Anchorage</b>	0124	<b>Cambridge</b>	0266
<b>Arlington</b>	0239	<b>Campbellsburg</b>	0142
<b>Ashland</b>	0003	<b>Campbellsville</b>	0011
<b>Auburn</b>	0125	<b>Campton</b>	0267
<b>Audubon Park</b>	0126	<b>Caneyville</b>	0268
<b>Augusta</b>	0030	<b>Carlisle</b>	0038
<b>Bancroft</b>	0240	<b>Carrollton</b>	0039
<b>Barbourmeade</b>	0242	<b>Catlettsburg</b>	0040
<b>Barbourville</b>	0031	<b>Cave City</b>	0143
<b>Bardwell</b>	0127	<b>Centertown</b>	0272
<b>Barlow</b>	0243	<b>Central City</b>	0041
<b>Beattyville</b>	0128	<b>Clarkson</b>	0276
<b>Beaver Dam</b>	0033	<b>Clay</b>	0144
<b>Bedford</b>	0244	<b>Clay City</b>	0145
<b>Beechwood Village</b>	0129	<b>Cloverport</b>	0147
<b>Bellemeade</b>	0247	<b>Cold Spring</b>	0148
<b>Bellevue</b>	0034	<b>Coldstream</b>	0447
<b>Bellewood</b>	0248	<b>Columbia</b>	0042
<b>Benton</b>	0035	<b>Corbin</b>	0012
<b>Berea</b>	0036	<b>Corinth</b>	0279
<b>Berry</b>	0249	<b>Corydon</b>	0150
<b>Blue Ridge Manor</b>	0251	<b>Covington</b>	0005
<b>Bowling Green</b>	0004	<b>Crab Orchard</b>	0280
<b>Bradfordsville</b>	0254	<b>Creekside</b>	0458
<b>Brandenburg</b>	0132	<b>Crescent Springs</b>	0151
<b>Briarwood</b>	0256	<b>Crestview</b>	0282
<b>Brodhead</b>	0259	<b>Crestwood</b>	0284
<b>Broeck Pointe</b>	0455	<b>Crittenden</b>	0285
<b>Bromley</b>	0133	<b>Crofton</b>	0153
<b>Brooksville</b>	0134	<b>Crossgate</b>	0286
<b>Brownsboro Farm</b>	0260	<b>Cumberland</b>	0043
<b>Brownsville</b>	0135	<b>Cynthiana</b>	0044
<b>Burgin</b>	0136	<b>Danville</b>	0013
<b>Burkesville</b>	0137	<b>Dawson Springs</b>	0045
<b>Burnside</b>	0138	<b>Dayton</b>	0046
<b>Butler</b>	0139	<b>Dixon</b>	0288

<b>Douglass Hills</b>	0047	<b>Glenview Manor</b>	0308
<b>Dover</b>	0289	<b>Goose Creek</b>	0310
<b>Druid Hills</b>	0290	<b>Goshen</b>	0451
<b>Dry Ridge</b>	0156	<b>Graymoor-Devondale</b>	0312
<b>Earlington</b>	0048	<b>Grayson</b>	0063
<b>Eddyville</b>	0157	<b>Green Spring</b>	0313
<b>Edmonton</b>	0158	<b>Greensburg</b>	0164
<b>Ekron</b>	0292	<b>Greenup</b>	0165
<b>Elizabethtown</b>	0050	<b>Greenville</b>	0064
<b>Elkhorn City</b>	0051	<b>Guthrie</b>	0166
<b>Elkton</b>	0052	<b>Hanson</b>	0314
<b>Elsmere</b>	0053	<b>Hardinsburg</b>	0168
<b>Eminence</b>	0054	<b>Harlan</b>	0065
<b>Erlanger</b>	0014	<b>Harrodsburg</b>	0066
<b>Evarts</b>	0159	<b>Hartford</b>	0169
<b>Ewing</b>	1002	<b>Hawesville</b>	0974
<b>Falmouth</b>	0055	<b>Hazard</b>	0018
<b>Fincastle</b>	0297	<b>Hebron Estates</b>	0981
<b>Flatwoods</b>	0015	<b>Henderson</b>	0019
<b>Fleming-Neon</b>	0161	<b>Heritage Creek</b>	0996
<b>Flemingsburg</b>	0056	<b>Hickman</b>	0067
<b>Florence</b>	0016	<b>Hickory Hill</b>	0444
<b>Fordsville</b>	0298	<b>Highland Heights</b>	0171
<b>Forest Hills</b>	0299	<b>Hills And Dales</b>	0448
<b>Fort Mitchell</b>	0057	<b>Hindman</b>	0172
<b>Fort Thomas</b>	0058	<b>Hodgenville</b>	0069
<b>Fort Wright</b>	0059	<b>Hollow Creek</b>	0318
<b>Fountain Run</b>	0301	<b>Hopkinsville</b>	0020
<b>Fox Chase</b>	0967	<b>Horse Cave</b>	0173
<b>Frankfort</b>	0006	<b>Houston Acres</b>	0321
<b>Franklin</b>	0060	<b>Hunters Hollow</b>	0969
<b>Fredonia</b>	0162	<b>Hurstbourne</b>	0449
<b>Frenchburg</b>	0302	<b>Hurstbourne Acres</b>	0322
<b>Gamaliel</b>	0303	<b>Hustonville</b>	0174
<b>Georgetown</b>	0062	<b>Hyden</b>	0323
<b>Ghent</b>	1003	<b>Indian Hills</b>	0176
<b>Glasgow</b>	0017	<b>Irvine</b>	0070
<b>Glencoe</b>	0309	<b>Irvington</b>	0177
<b>Glenview</b>	0464	<b>Island</b>	0326
<b>Glenview Hills</b>	0307	<b>Jackson</b>	0071

<b>Jamestown</b>	0178	<b>McKee</b>	0193
<b>Jeffersontown</b>	0072	<b>Meadow Vale</b>	0194
<b>Jeffersonville</b>	0439	<b>Meadowbrook Farm</b>	0344
<b>Jenkins</b>	0073	<b>Meadowview Estates</b>	0345
<b>Junction City</b>	0179	<b>Melbourne</b>	0346
<b>Kingsley</b>	0330	<b>Mentor</b>	0347
<b>Kuttawa</b>	0180	<b>Middlesboro</b>	0023
<b>Lacenter</b>	0181	<b>Middletown</b>	0085
<b>Lafayette</b>	0331	<b>Midway</b>	0195
<b>Lagrange</b>	0074	<b>Millersburg</b>	0196
<b>Lakeside Park</b>	0182	<b>Milton</b>	0348
<b>Lancaster</b>	0183	<b>Monticello</b>	0086
<b>Langdon Place</b>	0332	<b>Morehead</b>	0087
<b>Lawrenceburg</b>	0075	<b>Morganfield</b>	0088
<b>Lebanon</b>	0076	<b>Morgantown</b>	0198
<b>Lebanon Junction</b>	0975	<b>Mortons Gap</b>	0199
<b>Leitchfield</b>	0077	<b>Mount Sterling</b>	0089
<b>Lewisburg</b>	0185	<b>Mount Washington</b>	1008
<b>Lexington-Fayette</b>	0002	<b>Muldraugh</b>	0202
<b>Liberty</b>	0187	<b>Munfordville</b>	0203
<b>Lincolnshire</b>	0336	<b>Murray</b>	0024
<b>Livermore</b>	0188	<b>Murray Hill</b>	0446
<b>Livingston</b>	0337	<b>Nebo</b>	0352
<b>London</b>	0078	<b>New Castle</b>	0353
<b>Loretto</b>	0339	<b>New Haven</b>	0354
<b>Louisa</b>	0189	<b>Newport</b>	0007
<b>Louisville</b>	0001	<b>Nicholasville</b>	0025
<b>Loyall</b>	0190	<b>Norbourne Estates</b>	0355
<b>Ludlow</b>	0079	<b>North Middletown</b>	0206
<b>Lyndon</b>	0080	<b>Northfield</b>	0205
<b>Lynnview</b>	0192	<b>Nortonville</b>	0207
<b>Madisonville</b>	0081	<b>Norwood</b>	0356
<b>Manchester</b>	0082	<b>Oak Grove</b>	0208
<b>Manor Creek</b>	0341	<b>Oakland</b>	0357
<b>Marion</b>	0083	<b>Old Brownsboro Place</b>	0443
<b>Martin</b>	0084	<b>Olive Hill</b>	0091
<b>Maryhill Estates</b>	0342	<b>Orchard Grass Hills</b>	0358
<b>Mayfield</b>	0021	<b>Owensboro</b>	0008
<b>Maysville</b>	0022	<b>Owingsville</b>	0092
<b>Mc Henry</b>	0985	<b>Paducah</b>	0009

<b>Paintsville</b>	0093	<b>Seneca Gardens</b>	
<b>Paris</b>	0026	0390	
<b>Park City</b>	0360	<b>Shelbyville</b>	0107
<b>Park Hills</b>	0094	<b>Shepherdsville</b>	0986
<b>Parkway Village</b>	0361	<b>Shively</b>	0027
<b>Pembroke</b>	0362	<b>Silver Grove</b>	0220
<b>Perryville</b>	0210	<b>Simpsonville</b>	0997
<b>Pewee Valley</b>	0211	<b>Slaughters</b>	0393
<b>Pineville</b>	0096	<b>Smithfield</b>	0972
<b>Pioneer Village</b>	0441	<b>Smithland</b>	0395
<b>Plantation</b>	0212	<b>Smiths Grove</b>	0396
<b>Pleasureville</b>	0367	<b>Somerset</b>	0028
<b>Plum Springs</b>	0368	<b>South Shore</b>	0400
<b>Powderly</b>	0370	<b>Southgate</b>	0109
<b>Prestonsburg</b>	0097	<b>Sparta</b>	0401
<b>Prestonville</b>	0371	<b>Spring Valley</b>	0445
<b>Princeton</b>	0098	<b>Springfield</b>	0110
<b>Prospect</b>	0213	<b>St. Charles</b>	0462
<b>Providence</b>	0099	<b>St. Matthews</b>	0463
<b>Raceland</b>	0214	<b>St. Regis Park</b>	0104
<b>Radcliff</b>	0100	<b>Stamping Ground</b>	0403
<b>Ravenna</b>	0215	<b>Stanford</b>	0221
<b>Richlawn</b>	0372	<b>Stanton</b>	0111
<b>Richmond</b>	0010	<b>Strathmoor Manor</b>	0405
<b>River Bluff</b>	0457	<b>Strathmoor Village</b>	0406
<b>Riverwood</b>	0374	<b>Sturgis</b>	0112
<b>Robards</b>	0461	<b>Sycamore</b>	0456
<b>Rockport</b>	0377	<b>Taylor Mill</b>	0113
<b>Rolling Fields</b>	0378	<b>Taylorsville</b>	0407
<b>Rolling Hills</b>	0216	<b>Ten Broeck</b>	0453
<b>Russell Springs</b>	0217	<b>Thornhill</b>	0408
<b>Russellville</b>	1009	<b>Tompkinsville</b>	0222
<b>Ryland Heights</b>	0971	<b>Trenton</b>	0409
<b>Sacramento</b>	0382	<b>Uniontown</b>	0223
<b>Sadieville</b>	0440	<b>Vanceburg</b>	1004
<b>Salyersville</b>	0105	<b>Versailles</b>	0115
<b>Sandy Hook</b>	0218	<b>Vicco</b>	0413
<b>Science Hill</b>	0387	<b>Villa Hills</b>	0116
<b>Scottsville</b>	0106	<b>Vine Grove</b>	0117
<b>Sebree</b>	0219	<b>Walton</b>	0224
		<b>Warsaw</b>	0225



<b>Watterson Park</b>	
0450	
<b>Wayland</b>	0419
<b>Wellington</b>	0973
<b>West Buechel</b>	0227
<b>West Liberty</b>	0118
<b>West Point</b>	0228
<b>Westwood</b>	0421
<b>Wheatcroft</b>	0422
<b>Wheelwright</b>	0423
<b>White Plains</b>	0425
<b>Whitesburg</b>	0230
<b>Whitesville</b>	0426
<b>Wickliffe</b>	0231
<b>Wilder</b>	0232
<b>Wildwood</b>	0427
<b>Williamsburg</b>	0119
<b>Williamstown</b>	0233
<b>Wilmore</b>	0120
<b>Winchester</b>	0029
<b>Windy Hills</b>	0234
<b>Wingo</b>	0430
<b>Woodburn</b>	0433
<b>Woodbury</b>	0459
<b>Woodland Hills</b>	0434
<b>Woodlawn</b>	0435
<b>Woodlawn Park</b>	0235
<b>Worthington</b>	0236
<b>Worthington Hills</b>	0452
<b>Worthville</b>	0436

## County Listing

### **Anderson County**

0852

<b>Bell County</b>	0856
<b>Breckinridge County</b>	0863
<b>Bullitt County</b>	0864
<b>Campbell County</b>	0868
<b>Carter County</b>	0870
<b>Casey County</b>	0872
<b>Clark County</b>	0994
<b>Crittenden County</b>	1007
<b>Daviess County</b>	0879
<b>Elliott County</b>	0999
<b>Fleming County</b>	1005
<b>Franklin County</b>	0886
<b>Fulton County</b>	0887
<b>Garrard County</b>	0966
<b>Henderson County</b>	0900
<b>Hopkins County</b>	0903
<b>Jackson County</b>	0904
<b>Jefferson County</b>	0905
<b>Kenton County</b>	1000
<b>Lewis County</b>	0917
<b>Lexington-Fayette</b>	0002
<b>Mason County</b>	0930
<b>Meade County</b>	0931
<b>Menifee County</b>	0932
<b>Morgan County</b>	0937
<b>Oldham County</b>	0942
<b>Owen County</b>	0943
<b>Owsley County</b>	0944
<b>Pulaski County</b>	0949
<b>Rockcastle County</b>	0951
<b>Spencer County</b>	1006
<b>Todd County</b>	1001
<b>Trigg County</b>	0960
<b>Washington County</b>	0964
<b>Wayne County</b>	0965