

Standard & Preferred Homeowners Territory Factor Change Effective 9/1/2022

We have re-analyzed our territory factors for the Homeowners program and have adjusted them based on loss ratios of each county over the last 20 years.

Following is a document that lists the change for each county. These factors will take effect for new and renewal policies effective 9/1/2022.

Summary

The South Central Kansas territory has had better than expected experience so those county factors have been reduced from 1.09 to 1.04.

Parts of the Northeast Kansas territory have had better than expected experience, so some county factors have been reduced from .97 to .89. Other counties in this territory have had near expected experience so some factors are unchanged.

The Southwest Kansas territory and the Kansas City area territory have had acceptable experience over the past few years, so the factors remain unchanged.

The Southeast Kansas territory has had experience similar to what would be expected so the factor change is minimal.

The Northwest Kansas territory has had the poorest experience over the past few years, so we have changed that factor from 1.00 to 1.15.

Homeowners Territory Factor Change Effective 9/1/2022

County Name	Old Territory Factor	New Territory Factor	County Name	Old Territory Factor	New Territory Factor	County Name	Old Territory Factor	New Territory Factor
ALLEN	1.14	1.13	GREELEY	1.15	1.15	OSBORNE	1.00	1.15
ANDERSON	1.14	1.13	GREENWOOD	1.14	1.13	OTTAWA	0.97	0.97
ATCHISON	0.97	0.89	HAMILTON	1.15	1.15	PAWNEE	1.15	1.15
BARBER	1.15	1.15	HARPER	1.09	1.04	PHILLIPS	1.00	1.15
BARTON	1.15	1.15	HARVEY	1.09	1.04	POTTAWATOMIE	0.97	0.89
BOURBON	1.14	1.13	HASKELL	1.15	1.15	PRATT	1.15	1.15
BROWN	0.97	0.89	HODGEMAN	1.15	1.15	RAWLINS	1.00	1.15
BUTLER	1.09	1.04	JACKSON	0.97	0.89	RENO	1.09	1.04
CHASE	0.97	0.89	JEFFERSON	0.97	0.89	REPUBLIC	0.97	0.97
CHAUTAUQUA	1.14	1.13	JEWELL	0.97	0.97	RICE	1.15	0.97
CHEROKEE	1.14	1.13	JOHNSON	0.89	0.89	RILEY	0.97	0.89
CHEYENNE	1.00	1.15	KEARNY	1.15	1.15	ROOKS	1.00	1.15
CLARK	1.15	1.15	KINGMAN	1.09	1.04	RUSH	1.15	1.15
CLAY	0.97	0.97	KIOWA	1.15	1.15	RUSSELL	1.15	1.15
CLOUD	0.97	0.97	LABETTE	1.14	1.13	SALINE	0.97	0.97
COFFEY	1.14	1.13	LANE	1.15	1.15	SCOTT	1.15	1.15
COMANCHE	1.15	1.15	LEAVENWORTH	0.89	0.89	SEDGWICK	1.09	1.04
COWLEY	1.09	1.04	LINCOLN	0.97	0.97	SEWARD	1.15	1.15
CRAWFORD	1.14	1.13	LINN	1.14	1.13	SHAWNEE	0.97	0.89
DECATUR	1.00	1.15	LOGAN	1.00	1.15	SHERIDAN	1.00	1.15
DICKINSON	0.97	0.97	LYON	0.97	0.89	SHERMAN	1.00	1.15
DONIPHAN	0.97	0.89	MARION	0.97	0.97	SMITH	1.00	1.15
DOUGLAS	0.89	0.89	MARSHALL	0.97	0.89	STAFFORD	1.15	1.15
EDWARDS	1.15	1.15	MCPHERSON	0.97	0.97	STANTON	1.15	1.15
ELK	1.14	1.13	MEADE	1.15	1.15	STEVENS	1.15	1.15
ELLIS	1.00	1.15	MIAMI	1.14	1.13	SUMNER	1.09	1.04
ELLSWORTH	0.97	0.97	MITCHELL	0.97	0.97	THOMAS	1.00	1.15
FINNEY	1.15	1.15	MONTGOMERY	1.14	1.13	TREGO	1.00	1.15
FORD	1.15	1.15	MORRIS	0.97	0.89	WABAUNSEE	0.97	0.89
FRANKLIN	1.14	1.13	MORTON	1.15	1.15	WALLACE	1.00	1.15
GEARY	0.97	0.89	NEMAHA	0.97	0.89	WASHINGTON	0.97	0.97
GOVE	1.00	1.15	NEOSHO	1.14	1.13	WICHITA	1.15	1.15
GRAHAM	1.00	1.15	NESS	1.15	1.15	WILSON	1.14	1.13
GRANT	1.15	1.15	NORTON	1.00	1.15	WOODSON	1.14	1.13
GRAY	1.15	1.15	OSAGE	0.97	0.89	WYANDOTTE	0.89	0.89