



Health Plan Administrators

Independence Holding Group

SECURE 12x3 STM

Short-term Medical Rates

80/20 of \$10,000

\$500 Deductible				Area																		
Age	Sex	AA	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	78.98	82.36	86.87	91.38	95.88	100.39	106.02	111.66	117.29	124.05	130.81	137.57	145.46	153.35	161.24	170.25	180.39	190.53	200.68	211.94	224.34
20-24	Male	90.37	94.33	99.61	104.89	110.16	115.44	122.04	128.64	135.24	143.16	151.08	159.00	168.23	177.47	186.71	197.27	209.15	221.03	232.90	246.10	260.62
25-29	Male	83.39	86.99	91.80	96.61	101.41	106.22	112.22	118.23	124.24	131.45	138.66	145.87	154.28	162.69	171.10	180.71	191.52	202.34	213.15	225.17	238.38
30-34	Male	105.95	110.32	116.15	121.97	127.80	133.63	140.91	148.19	155.48	164.22	172.96	181.70	191.90	202.09	212.29	223.94	237.06	250.17	263.28	277.84	293.87
35-39	Male	122.84	128.07	135.05	142.02	148.99	155.96	164.68	173.39	182.11	192.57	203.03	213.49	225.69	237.89	250.09	264.04	279.72	295.41	311.10	328.53	347.71
40-44	Male	143.78	150.07	158.47	166.86	175.25	183.64	194.13	204.62	215.11	227.70	240.29	252.87	267.56	282.25	296.93	313.72	332.60	351.48	370.36	391.34	414.42
45-49	Male	178.67	186.74	197.50	208.26	219.01	229.77	243.22	256.67	270.11	286.25	302.38	318.52	337.35	356.17	375.00	396.51	420.72	444.92	469.13	496.02	525.60
50-54	Male	222.38	232.67	246.39	260.11	273.84	287.56	304.71	321.86	339.01	359.59	380.17	400.75	424.76	448.78	472.79	500.23	531.10	561.97	592.84	627.15	664.88
55-59	Male	285.19	298.67	316.65	334.63	352.61	370.59	393.06	415.54	438.01	464.98	491.95	518.92	550.38	581.84	613.31	649.26	689.72	730.17	770.62	815.57	865.01
60-64	Male	357.92	375.10	398.01	420.92	443.83	466.74	495.37	524.01	552.65	587.01	621.37	655.74	695.83	735.92	776.01	821.83	873.38	924.93	976.47	1033.75	1096.75
2-19	Female	87.43	91.24	96.32	101.40	106.48	111.56	117.91	124.26	130.61	138.23	145.85	153.47	162.36	171.25	180.14	190.30	201.73	213.16	224.59	237.29	251.26
20-24	Female	98.82	103.20	109.06	114.91	120.76	126.61	133.93	141.24	148.56	157.33	166.11	174.89	185.13	195.37	205.61	217.32	230.48	243.65	256.82	271.45	287.54
25-29	Female	92.20	96.26	101.66	107.06	112.47	117.87	124.63	131.38	138.14	146.24	154.35	162.45	171.91	181.36	190.82	201.63	213.79	225.94	238.10	251.61	266.47
30-34	Female	112.56	117.27	123.54	129.82	136.09	142.37	150.21	158.05	165.90	175.31	184.72	194.14	205.12	216.10	227.08	239.63	253.75	267.87	281.99	297.68	314.94
35-39	Female	125.05	130.39	137.51	144.63	151.75	158.88	167.78	176.68	185.58	196.27	206.95	217.63	230.10	242.56	255.02	269.27	285.29	301.31	317.34	335.14	354.73
40-44	Female	146.35	152.78	161.34	169.91	178.47	187.04	197.75	208.46	219.16	232.01	244.86	257.71	272.70	287.69	302.68	319.82	339.09	358.36	377.64	399.05	422.61
45-49	Female	171.69	179.41	189.69	199.98	210.26	220.55	233.40	246.26	259.11	274.54	289.97	305.39	323.39	341.39	359.38	379.95	403.09	426.23	449.37	475.08	503.37
50-54	Female	212.10	221.87	234.89	247.91	260.94	273.96	290.24	306.52	322.80	342.33	361.87	381.40	404.20	426.99	449.78	475.82	505.13	534.43	563.73	596.29	632.11
55-59	Female	254.34	266.25	282.14	298.03	313.91	329.80	349.66	369.52	389.38	413.21	437.04	460.87	488.67	516.48	544.28	576.05	611.80	647.55	683.29	723.01	766.70
60-64	Female	303.19	317.59	336.79	355.99	375.18	394.38	418.38	442.38	466.38	495.18	523.98	552.78	586.38	619.97	653.57	691.97	735.17	778.37	821.57	869.56	922.36
Per Child		65.09	67.90	71.63	75.37	79.10	82.84	87.51	92.18	96.84	102.45	108.05	113.65	120.19	126.73	133.26	140.73	149.14	157.54	165.95	175.28	185.56

\$1000 Deductible				Area																		
Age	Sex	AA	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	55.47	57.66	60.57	63.49	66.40	69.31	72.95	76.60	80.24	84.61	88.98	93.35	98.45	103.55	108.65	114.47	121.03	127.58	134.14	141.42	149.43
20-24	Male	62.82	65.38	68.79	72.20	75.61	79.02	83.29	87.55	91.82	96.94	102.05	107.17	113.14	119.11	125.08	131.90	139.58	147.26	154.93	163.46	172.84
25-29	Male	58.41	60.75	63.86	66.97	70.09	73.20	77.09	80.98	84.87	89.54	94.21	98.88	104.32	109.77	115.22	121.44	128.45	135.45	142.46	150.24	158.80
30-34	Male	75.46	78.28	82.04	85.80	89.56	93.32	98.02	102.72	107.42	113.06	118.70	124.34	130.92	137.50	144.08	151.61	160.07	168.53	176.99	186.39	196.73
35-39	Male	85.75	89.09	93.55	98.00	102.46	106.92	112.49	118.06	123.63	130.32	137.01	143.69	151.49	159.29	167.09	176.01	186.04	196.07	206.10	217.24	229.50
40-44	Male	100.07	104.14	109.57	115.00	120.43	125.86	132.64	139.43	146.21	154.36	162.50	170.64	180.14	189.64	199.14	210.00	222.21	234.43	246.64	260.21	275.14
45-49	Male	121.37	126.53	133.40	140.27	147.15	154.02	162.61	171.20	179.79	190.10	200.41	210.72	222.75	234.78	246.80	260.55	276.01	291.48	306.94	324.12	343.02
50-54	Male	150.39	157.02	165.86	174.70	183.54	192.38	203.43	214.48	225.53	238.79	252.05	265.31	280.78	296.25	311.72	329.40	349.29	369.18	389.07	411.17	435.48
55-59	Male	190.43	199.09	210.65	222.20	233.76	245.31	259.75	274.20	288.64	305.97	323.30	340.63	360.85	381.07	401.29	424.40	450.40	476.40	502.39	531.28	563.06
60-64	Male	237.44	248.50	263.24	277.98	292.72	307.46	325.89	344.32	362.75	384.86	406.97	429.08	454.88	480.68	506.48	535.96	569.13	602.30	635.47	672.32	712.86
2-19	Female	60.62	63.06	66.32	69.59	72.85	76.11	80.19	84.27	88.34	93.24	98.13	103.02	108.73	114.44	120.15	126.67	134.01	141.35	148.69	156.85	165.82
20-24	Female	67.96	70.78	74.54	78.30	82.06	85.82	90.52	95.22	99.92	105.56	111.20	116.84	123.42	130.00	136.58	144.11	152.57	161.03	169.49	178.89	189.23
25-29	Female	63.92	66.54	70.02	73.51	77.00	80.48	84.84	89.20	93.55	98.78	104.01	109.24	115.34	121.44	127.55	134.52	142.36	150.21	158.05	166.77	176.35
30-34	Female	79.50	82.53	86.56	90.60	94.63	98.66	103.71	108.75	113.79	119.84	125.89	131.95	139.01	146.06	153.12	161.19	170.27	179.35	188.42	198.51	209.60
35-39	Female	87.58	91.02	95.60	100.18	104.77	109.35	115.07	120.80	126.53	133.40	140.27	147.15	155.17	163.18	171.20	180.37	190.68	200.99	211.29	222.75	235.35
40-44	Female	101.91	106.07	111.63	117.18	122.73	128.28	135.23	142.17	149.11	157.44	165.77	174.10	183.82	193.53	203.25	214.36	226.85	239.35	251.84	265.72	280.99
45-49	Female	117.33	122.28	128.88	135.48	142.08	148.68	156.93	165.18	173.43	183.32	193.22	203.12	214.67	226.22	237.76	250.96	265.81	280.66	295.51	312.00	330.15
50-54	Female	143.78	150.07	158.47	166.86	175.25	183.64	194.13	204.62	215.11	227.70	240.29	252.87	267.56	282.25	296.93	313.72	332.60	351.48	370.36	391.34	414.42
55-59	Female	170.96	178.64	188.87	199.11	209.34	219.57	232.37	245.16	257.95	273.31	288.66	304.01	321.92	339.83	357.74	378.21	401.24	424.27	447.29	472.88	501.03
60-64	Female	201.81	211.06	223.38	235.71	248.04	260.36	275.77	291.18	306.59	325.08	343.57	362.06	383.63	405.20	426.77	451.42	479.16	506.89	534.62	565.44	599.34
Per Child		45.26	47.05	49.44	51.83	54.23	56.62	59.60	62.59	65.58	69.17	72.75	76.34	80.52	84.70	88.89	93.67	99.05	104.43	109.81	115.78	122.36

These rates and zip areas apply to new coverage effective dates 5/1/09 through 12/31/09. Please call your agent or check online at www.hpainsurance.com for the rates effective 1/1/2010. Standard Security Life Insurance Company of New York reserves the right to decline applications received using outdated rates and zip code areas.
 *The monthly rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$10 per dependent child; \$12.50 per person in age bands 2-29; and \$20 per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM Insurance plan.
 **Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

\$2500 Deductible				Area																		
Age	Sex	AA	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	44.46	46.08	48.25	50.41	52.58	54.75	57.45	60.16	62.87	66.12	69.37	72.62	76.41	80.20	83.99	88.33	93.20	98.07	102.95	108.37	114.32
20-24	Male	50.33	52.26	54.82	57.39	59.95	62.51	65.72	68.93	72.13	75.98	79.83	83.68	88.16	92.65	97.14	102.27	108.04	113.81	119.58	126.00	133.05
25-29	Male	46.66	48.40	50.71	53.03	55.34	57.66	60.55	63.45	66.34	69.82	73.29	76.76	80.82	84.87	88.92	93.55	98.77	103.98	109.19	114.98	121.35
30-34	Male	61.50	63.62	66.43	69.24	72.06	74.87	78.39	81.91	85.42	89.64	93.86	98.09	103.01	107.93	112.86	118.49	124.82	131.15	137.48	144.51	152.25
35-39	Male	69.59	72.11	75.47	78.83	82.19	85.55	89.76	93.96	98.16	103.20	108.25	113.29	119.17	125.05	130.94	137.66	145.22	152.79	160.35	168.76	178.00
40-44	Male	79.50	82.53	86.56	90.60	94.63	98.66	103.71	108.75	113.79	119.84	125.89	131.95	139.01	146.06	153.12	161.19	170.27	179.35	188.42	198.51	209.60
45-49	Male	96.40	100.28	105.46	110.64	115.82	121.00	127.48	133.95	140.42	148.19	155.96	163.73	172.80	181.86	190.92	201.28	212.94	224.59	236.25	249.19	263.44
50-54	Male	117.33	122.28	128.88	135.48	142.08	148.68	156.93	165.18	173.43	183.32	193.22	203.12	214.67	226.22	237.76	250.96	265.81	280.66	295.51	312.00	330.15
55-59	Male	147.45	153.93	162.57	171.22	179.86	188.50	199.30	210.10	220.90	233.86	246.82	259.78	274.91	290.03	305.15	322.43	341.87	361.31	380.76	402.36	426.12
60-64	Male	182.35	190.60	201.61	212.61	223.62	234.63	248.39	262.14	275.90	292.41	308.92	325.43	344.69	363.95	383.22	405.23	429.99	454.76	479.52	507.04	537.31
2-19	Female	48.50	50.33	52.77	55.21	57.65	60.09	63.14	66.19	69.24	72.90	76.56	80.22	84.49	88.76	93.03	97.91	103.40	108.89	114.39	120.49	127.20
20-24	Female	53.64	55.73	58.52	61.31	64.10	66.89	70.37	73.86	77.34	81.53	85.71	89.89	94.78	99.66	104.54	110.11	116.39	122.66	128.94	135.91	143.58
25-29	Female	51.07	53.03	55.64	58.26	60.87	63.49	66.75	70.02	73.29	77.21	81.14	85.06	89.63	94.21	98.78	104.01	109.90	115.78	121.66	128.20	135.39
30-34	Female	64.44	66.70	69.72	72.73	75.74	78.76	82.52	86.29	90.05	94.57	99.09	103.61	108.89	114.16	119.43	125.46	132.24	139.02	145.80	153.33	161.62
35-39	Female	70.32	72.88	76.29	79.70	83.11	86.52	90.79	95.05	99.32	104.44	109.55	114.67	120.64	126.61	132.58	139.40	147.08	154.76	162.43	170.96	180.34
40-44	Female	80.97	84.07	88.21	92.34	96.47	100.61	105.77	110.94	116.11	122.31	128.51	134.71	141.94	149.18	156.41	164.68	173.98	183.28	192.58	202.92	214.28
45-49	Female	93.09	96.81	101.76	106.72	111.68	116.63	122.83	129.02	135.21	142.65	150.08	157.51	166.19	174.86	183.53	193.44	204.59	215.74	226.89	239.28	252.91
50-54	Female	112.56	117.27	123.54	129.82	136.09	142.37	150.21	158.05	165.90	175.31	184.72	194.14	205.12	216.10	227.08	239.63	253.75	267.87	281.99	297.68	314.94
55-59	Female	133.13	138.88	146.55	154.22	161.89	169.56	179.15	188.73	198.32	209.83	221.33	232.83	246.26	259.68	273.10	288.44	305.70	322.95	340.21	359.38	380.48
60-64	Female	156.27	163.20	172.44	181.67	190.91	200.15	211.70	223.25	234.80	248.65	262.51	276.37	292.54	308.70	324.87	343.35	364.13	384.92	405.71	428.80	454.21
Per Child		36.81	38.18	39.99	41.81	43.63	45.45	47.72	49.99	52.26	54.99	57.72	60.44	63.63	66.81	69.99	73.62	77.71	81.80	85.89	90.44	95.44

\$5000 Deductible				Area																		
Age	Sex	AA	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
2-19	Male	41.15	42.61	44.55	46.49	48.43	50.38	52.80	55.23	57.66	60.57	63.49	66.40	69.80	73.20	76.60	80.48	84.85	89.22	93.59	98.45	103.79
20-24	Male	45.92	47.62	49.89	52.16	54.42	56.69	59.52	62.35	65.19	68.58	71.98	75.38	79.35	83.31	87.28	91.81	96.91	102.01	107.11	112.77	119.00
25-29	Male	42.99	44.54	46.60	48.67	50.74	52.80	55.39	57.97	60.55	63.65	66.75	69.85	73.47	77.09	80.71	84.84	89.49	94.14	98.79	103.96	109.64
30-34	Male	57.46	59.37	61.91	64.45	66.99	69.53	72.70	75.88	79.05	82.86	86.67	90.48	94.93	99.37	103.82	108.90	114.61	120.33	126.04	132.39	139.38
35-39	Male	63.71	65.93	68.89	71.86	74.82	77.78	81.49	85.19	88.90	93.34	97.79	102.23	107.42	112.60	117.79	123.72	130.38	137.05	143.72	151.13	159.27
40-44	Male	72.89	75.58	79.17	82.75	86.34	89.92	94.41	98.89	103.37	108.75	114.13	119.51	125.78	132.06	138.33	145.50	153.57	161.64	169.71	178.67	188.53
45-49	Male	87.95	91.41	96.01	100.62	105.23	109.83	115.59	121.35	127.11	134.02	140.93	147.84	155.90	163.96	172.02	181.24	191.60	201.97	212.33	223.85	236.52
50-54	Male	106.68	111.09	116.97	122.84	128.72	134.60	141.94	149.29	156.64	165.45	174.27	183.08	193.37	203.65	213.93	225.69	238.91	252.13	265.36	280.05	296.21
55-59	Male	133.13	138.88	146.55	154.22	161.89	169.56	179.15	188.73	198.32	209.83	221.33	232.83	246.26	259.68	273.10	288.44	305.70	322.95	340.21	359.38	380.48
60-64	Male	164.72	172.07	181.89	191.70	201.51	211.32	223.58	235.85	248.11	262.83	277.55	292.26	309.43	326.60	343.77	363.39	385.47	407.54	429.62	454.15	481.13
2-19	Female	44.46	46.08	48.25	50.41	52.58	54.75	57.45	60.16	62.87	66.12	69.37	72.62	76.41	80.20	83.99	88.33	93.20	98.07	102.95	108.37	114.32
20-24	Female	49.23	51.10	53.59	56.08	58.57	61.06	64.17	67.28	70.40	74.13	77.87	81.60	85.96	90.32	94.68	99.66	105.26	110.86	116.46	122.69	129.54
25-29	Female	46.29	48.01	50.30	52.59	54.88	57.17	60.04	62.90	65.76	69.20	72.64	76.07	80.08	84.09	88.10	92.68	97.84	102.99	108.15	113.87	120.17
30-34	Female	59.30	61.30	63.96	66.63	69.29	71.96	75.29	78.62	81.95	85.95	89.94	93.94	98.60	103.26	107.93	113.26	119.25	125.25	131.24	137.90	145.23
35-39	Female	65.55	67.86	70.95	74.04	77.12	80.21	84.07	87.93	91.79	96.42	101.05	105.69	111.09	116.49	121.90	128.07	135.02	141.97	148.92	156.64	165.13
40-44	Female	73.99	76.74	80.40	84.06	87.72	91.38	95.96	100.53	105.11	110.60	116.09	121.58	127.99	134.39	140.80	148.12	156.36	164.59	172.83	181.98	192.05
45-49	Female	84.64	87.93	92.31	96.70	101.08	105.46	110.94	116.42	121.90	128.47	135.05	141.62	149.29	156.96	164.63	173.39	183.26	193.12	202.98	213.93	225.99
50-54	Female	102.28	106.46	112.04	117.61	123.19	128.77	135.74	142.72	149.69	158.05	166.42	174.79	184.55	194.31	204.07	215.23	227.78	240.33	252.88	266.83	282.16
55-59	Female	120.27	125.37	132.17	138.97	145.77	152.56	161.06	169.56	178.06	188.25	198.45	208.65	220.55	232.44	244.34	257.94	273.23	288.53	303.82	320.82	339.51
60-64	Female	141.21	147.37	155.59	163.81	172.02	180.24	190.51	200.79	211.06	223.38	235.71	248.04	262.42	276.80	291.18	307.61	326.10	344.59	363.08	383.63	406.22
Per Child		33.51	34.70	36.30	37.89	39.48	41.08	43.07	45.06	47.05	49.44	51.83	54.23	57.01	59.80	62.59	65.78	69.37	72.95	76.54	80.52	84.90

These rates and zip areas apply to new coverage effective dates 5/1/09 through 12/31/09. Please call your agent or check online at www.hpainsurance.com for the rates effective 1/1/2010. Standard Security Life Insurance Company of New York reserves the right to decline applications received using outdated rates and zip code areas.

*The monthly rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$10 per dependent child; \$12.50 per person in age bands 2-29; and \$20 per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

**Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

Secure STM and Secure 12x3
State Zip Code Area Classifications effective 5/1/09
 Area Designations for all states except CO, DE, MN, MT



How to Locate Your Area Rate Classification

Locate the applicant's state of residence and zip code prefix. The letter listed to the right of the zip code prefix is the applicants rate area. The rate chart contains rates for 19 zip area letters. Only use the rates located in the column titled with the applicants area letter. Use the Standard Security Life Ins. Co. of New York Generic STM Application form SSL-STM-0506-APP unless otherwise indicated. Contact your agent or HPA for the application form or to verify current plan approvals.

State	3-digit Zip	Area
AK*	995	G
AK*	996, 998-999	D
AK*	997	F
AL*	350-352, 362	M
AL*	354-361, 363-369	K
AR*	716-718, 723, 725	G
AR*	719-720, 722, 726, 728	F
AR*	721, 724, 727, 729	E
AZ*	850, 852, 860	D
AZ*	851, 853-859, 861-865	C
CA	900-919, 926-928, 940-948	T
CA	920, 922-925, 930, 932-935, 939, 952, 954-957, 959-960, 962-966	Q
CA	921, 931, 949-951, 953, 958	S
CA	936-938, 961	P
DC*	200, 202-205	J
FL*	320, 335-336	J
FL*	321-322, 324-326, 328-329, 342, 349	I
FL*	323, 327, 339, 343, 347	G
FL*	330	M
FL*	331, 340	N
FL*	332	O
FL*	333	L
FL*	334	K
FL*	337, 341	H
FL*	338, 344, 346, 348	F
GA*	300, 302-303, 313-314, 399	H
GA*	301, 307-309, 312, 318-319, 398	G
GA*	304-306, 310, 315	F
GA*	311	I
GA*	316-317	E
HI*	967-968	E
ID	832-833, 835	G
ID	834, 836-838	H

State	3-digit Zip	Area
IL*	600, 602-604	H
IL*	601, 605-608	I
IL*	609, 613, 615-617	E
IL*	610, 612, 614, 620, 622-624, 626, 628-629	D
IL*	611, 618-619, 627	F
IL*	621, 625	C
IA*	500-501, 507-508, 510, 512, 514-516, 524-526	F
IA*	502-506, 511, 513, 520-523, 527-528	G
IA*	509	H
IN	460-461, 465, 468, 472, 477-478	E
IN	462-463, 470, 475-476	F
IN	464, 466	G
IN	467, 469, 471, 473-474, 479	C
KS	660	C
KS	661-662, 672	E
KS	664, 666, 669, 671, 673, 677-679	D
KS	665, 667-668, 670, 674-676	B
KY	400-405, 407-408, 421-422, 425-427	G
KY	406, 409, 411, 414-418	H
KY	410, 423-424	F
KY	412-413	I
KY	419	J
KY	420	D
LA	700, 703, 707-708, 710, 714	Q
LA	701	S
LA	704, 706, 711-713	P
LA	705	O
LA	709	L
MD	206-209, 214	G
MD	210-212	H
MD	213	D
MD	215-216, 218	E
MD	217, 219	F
ME	039, 041, 043-048	G
ME	040, 042	H
ME	049	F

State	3-digit Zip	Area
MI	480, 482	C
MI	481, 483, 487, 491, 493-494, 497	B
MI	484-485, 489, 492, 498-499	A
MI	486, 488, 490, 495-496	AA
MO*	630-631, 633-636, 640, 644, 648, 652-653, 656-658	F
MO*	632, 637, 645-646, 654-655	E
MO*	638-639, 647	D
MO*	641, 650-651	G
MO*	649	H
MS	386-388, 390-394, 396	M
MS	389, 395, 397	N
NC	270-272, 278-280, 283-289	G
NC	273-276, 281-282	H
NC	277	I
ND	580-581, 583, 586, 588	E
ND	582, 585, 587	D
ND	584	C
NE*	680, 683-684, 688, 690-693	D
NE*	681, 685	E
NE*	686-687, 689	C
NH	030-038	G
NM*	870, 872-874, 876-881, 883-884	G
NM*	871, 875	F
NM*	882	J
NV	889-891, 893-898	M
OH*	430, 437, 453, 456, 458	A
OH*	431-434, 436, 438-439, 444-452, 454	D
OH*	435, 442, 455, 457, 459	C
OH*	440, 443	E
OH*	441	F
OK*	730, 741	E
OK*	731, 735-740, 744-749	G
OK*	734	H
OK*	743	F
OR*	970, 973, 975-979	E
OR*	971-972	G
OR*	974	D
PA*	150, 164-166, 178, 188	G
PA*	151-152, 176	H
PA*	153-154, 163, 171, 177, 180-187	F
PA*	155-157, 159-162, 167-168, 172-173, 175, 179, 195-196	E
PA*	158, 169-170, 174	D
PA*	189, 193-194	I

State	3-digit Zip	Area
PA*	190-192	J
RI	028	I
RI	029	J
SC*	290-292, 294-295, 297-299	J
SC*	293, 296	I
SD	570, 572-577	G
SD	571	H
TN*	370, 373, 378, 384	E
TN*	371, 376, 380, 382, 385	F
TN*	372, 374-375, 379, 381	G
TN*	377, 383	D
TX	733, 751, 758, 760, 764, 777, 781, 783, 785-786, 788-789, 792-795, 885	L
TX	750, 752-753, 756-757, 761-762, 773-776, 778, 798-799	M
TX	754-755, 759, 763, 766, 768-769, 782, 784, 787, 796	K
TX	765, 767, 779-780, 791, 797	J
TX	770-772	N
TX	790	I
UT*	840, 844, 846	D
UT*	841	E
UT*	842-843, 845, 847	B
VA*	201, 222	J
VA*	220, 223, 225, 227-228, 230-231	I
VA*	221, 232, 235-239, 242-244, 246	H
VA*	224, 226, 229, 233-234, 240-241, 245	G
WI*	530, 534-535, 537-548	F
WI*	531, 536	G
WI*	532	H
WI*	533	D
WI*	549	E
WV*	253-254, 257, 260-265, 267-268	M
WV*	247-252, 255-256, 258-259, 266	N
WY	820-821	I
WY	822-826, 828-831	H
WY	827	F

***States where Secure 12x3 is available**
 States listed in **bold** text use a state specific application. Contact HPA at 1-800-277-3323 ext. 3 or visit www.hpainsurance.com for more information.



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