



Each year thousands of municipalities, Fire and Police districts change their boundaries, and each year many of insurance companies depend on TriTech Software - Premium Allocator to deliver a solution for these changes.

# Premium Allocator

## Electronic Risk Location system

[www.tritechsoft.com](http://www.tritechsoft.com) 800-380-6407

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# Premium Allocator

Electronic Risk Location system

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## Avoid Premiums Allocation Pitfalls

### Case Study 1

- ▶ I allocate my premiums based on **City Name** and/or **Zip Code**.

Address to be allocated
1408 Moonstone way Louisville, KY 40222

If you allocate your premium based on City Name or Zip Code on above address, it will be allocated to city of LOUISVILLE.

Municipal Code	Municipality Name
1	Louisville

- ▶ **GEOCODING Address Allocation**

Proper allocation based on physical address, latitude and longitude, and proximity to municipal boundaries reveals that the correct taxing jurisdiction is LYNDON

Municipal Code	Municipality Name
80	Lyndon

- ▶ **DISADVANTAGE of incorrect ALLOCATION**

Municipality Name	Louisville	Lyndon
<b>Tax rates</b>		
Casualty	5%	5%
Fire & Allied Perils	5%	5%
Health	5%	NONE
Inland Marine	5%	5%
Life	5%	5%
Motor Vehicle	5%	5%
All Other Risks	5%	5%

- You are paying taxes to the wrong city/county
- Increase chances of audit and paying hefty penalties
- You are paying unnecessary taxes. Health insurance premiums are not taxed in Lyndon but if you are allocating to Louisville, you pay 5% more in taxes that you do not owe

# Premium Allocator

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## Case Study 2

### Unincorporated Area

Some addresses are located in unincorporated areas, outside of any municipal boundaries. If allocation is done based on City Name and/or Zip Code, you may be paying taxes on non taxable premiums. With GEOCODING address allocation these addresses will be allocated to unincorporated area.

### DISADVANTAGE of incorrect ALLOCATION

Municipality Name	Louisville	Unincorporated Area
<b>Tax rates</b>		
Casualty	5%	NONE
Fire & Allied Perils 5	%	NONE
Health	5%	NONE
Inland Marine	5%	NONE
Life	5%	NONE
Motor Vehicle	5%	NONE
All Other Risks	5%	NONE

- You are paying taxes to the wrong city/county
- You are paying unnecessary taxes that you do not owe

## PREMIUM Pro - ALLOCATOR

Premium Pro Allocator uses Geocoding and states' electronic databases, which are based on a geographical mapping that breaks down each address into its longitude & latitude and then finds the proper taxing jurisdiction for it. This is the recommended method of allocation and endorsed by many state authorities.

### SUPPORTED STATES

- Alabama
- Florida Firefighter's Pension Fund
- Florida Police Officer's Pension Fund
- Georgia
- Louisiana
- Kentucky
- New York Fire Protection
- New York MTA Surcharge
- South Carolina

# Source Data Report

The *Source Data* report merely displays the data included in the source ASCII file for easy reference.

File Edit View Tools Help

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### Kentucky - Source Data Report - Quarter 1

	Policy Number	Premium Code	Source Street Address	Source City	Source State	Source Zip Code	Company Code	Premium Amount
1	AFA 80017	M	HARRY E FLOYD SR 6001 OAKDALE LN	LOUISVILLE	KY	40219-1719	CCC	150.00
2	AFA 80017	M	HARRY E FLOYD SR 6001 OAKDALE LN	LOUISVILLE	KY	40219-1719	CCC	1.00
3	AFA 80017	M	HARRY E FLOYD SR 6001 OAKDALE LN	LOUISVILLE	KY	40219-1719	CCC	178.00
4	AFA 80017	M	HARRY E FLOYD SR 6001 OAKDALE LN	LOUISVILLE	KY	40219-1719	CCC	181.00
5	AFA 80023	M	2920 YALE PL APT 209	OWENSBORO	KY	42301-6172	CCC	199.00
6	AFA 80033	M	SELMA R ADLER 4702 STONY BROOK DRIVE	LOUISVILLE	KY	40299-1121	CCC	138.00
7	AFA 80033	M	SELMA R ADLER 4702 STONY BROOK DRIVE	LOUISVILLE	KY	40299-1121	CCC	168.00
8	AFA 80037	M	JOYCE M MATTINGLY 3907 SAN MARCOS RD	LOUISVILLE	KY	40299-1452	CCC	79.00
9	AFA 80037	M	JOYCE M MATTINGLY 3907 SAN MARCOS RD	LOUISVILLE	KY	40299-1452	CCC	274.00
10	AFA 80037	M	JOYCE M MATTINGLY 3907 SAN MARCOS RD	LOUISVILLE	KY	40299-1452	CCC	157.00
11	AFA 80041	M	2606 BUTTERMILK PIKE	VILLA HILLS	KY	41017-1157	CCC	164.00
12	AFA 80041	M	2606 BUTTERMILK PIKE	VILLA HILLS	KY	41017-1157	CCC	130.00
13	AFA 80046	M	3829 BORDEAUX LOOP S	OWENSBORO	KY	42303-2549	CCC	125.00
14	AFA 80052	O	10773 GLENEAGLE DR	UNION	KY	41091-7710	CCC	841.00
15	AFA 80059	M	3522 GLENN AVE	COVINGTON	KY	41015-1569	CCC	97.00
16	AFA 80059	M	3522 GLENN AVE	COVINGTON	KY	41015-1569	CCC	125.00
17	AFA 80072	M	2255 S SPRING ST PO BOX 98	SPOTTSVILLE	KY	42458-9767	CCC	1.00
18	AFA 80072	M	2255 S SPRING ST PO BOX 98	SPOTTSVILLE	KY	42458-9767	CCC	340.00
19	AFA 80072	M	2255 S SPRING ST PO BOX 98	SPOTTSVILLE	KY	42458-9767	CCC	272.00
20	AFA 80072	M	2255 S SPRING ST PO BOX 98	SPOTTSVILLE	KY	42458-9767	CCC	293.00
21	AFA 80081	M	909 SPRINGMONT DR	HOPKINSVILLE	KY	42240-3944	CCC	136.00
22	AFA 80081	M	909 SPRINGMONT DR	HOPKINSVILLE	KY	42240-3944	CCC	2.00
23	AFA 80081	M	909 SPRINGMONT DR	HOPKINSVILLE	KY	42240-3944	CCC	6.00
24	AFA 80081	M	909 SPRINGMONT DR	HOPKINSVILLE	KY	42240-3944	CCC	183.00
25	AFA 80087	M	8510 WESTOVER DR	PROSPECT	KY	40059-9471	CCC	19.00
26	AFA 80087	M	8510 WESTOVER DR	PROSPECT	KY	40059-9471	CCC	276.00
27	AFA 80093	M	9011 BRANDYWYNE DR	LOUISVILLE	KY	40291-1330	CCC	218.00
28	AFA 80106	M	CHARLOTTE GEIGER 38 E KIMBERLY DRIVE	FT THOMAS	KY	41075-1227	CCC	344.00
29	AFA 80107	M	2202 LANDAN DRIVE	LOUISVILLE	KY	40218-1506	CCC	223.00
30	AFA 80108	M	3212 LATONIA AVE	COVINGTON	KY	41015-1338	CCC	-34.00
31	AFA 80108	M	3212 LATONIA AVE	COVINGTON	KY	41015-1338	CCC	127.00

## Allocation Detail Report

The *Allocation Detail* report displays the detailed results of the allocation process. The software allocates each policy to the correct municipality. The software obtains a matched address using geo-mapping software based on the policyholder information included in the Source ASCII file. The matched address indicates whether the insured is taxable in the source city, another city, or by the county.

Kentucky - Allocation Detail Report - Quarter 1											
	Match Code	Match Description	Municipal Allocated To	Municipal Code	Matched Street Address	Matched City	Matched State	Matched Zip Code	Matched Longitude	Matched Latitude	Premium Amount
1	0	Single match	WORTHINGTON H	452	4405 BAYS END CT	LOUISVILLE	KY	40245-6421	-85.529056	38.306395	120.00
2	0	Single match	WORTHINGTON H	452	4405 BAYS END CT	LOUISVILLE	KY	40245-6421	-85.529056	38.306395	165.00
3	0	Single match	WORTHINGTON	236	1009 COURT ST	WORTHINGT	KY	41183-9377	-82.723859	38.550728	5.00
4	0	Single match	WORTHINGTON	236	1009 COURT ST	WORTHINGT	KY	41183-9377	-82.723859	38.550728	361.00
5	0	Single match	WORTHINGTON	236	1009 COURT ST	WORTHINGT	KY	41183-9377	-82.723859	38.550728	300.00
6	0	Single match	WOODLAWN PARI	235	6410 ORCHID HILL PI	LOUISVILLE	KY	40207-2802	-85.633372	38.262912	94.00
7	0	Single match	WOODLAWN PARI	235	6410 ORCHID HILL PI	LOUISVILLE	KY	40207-2802	-85.633372	38.262912	118.00
8	0	Single match	WOODLAWN PARI	235	4318 ALICENT RD	LOUISVILLE	KY	40207-2832	-85.630207	38.261369	137.00
9	2	No close match	WOODLAWN PARI	235	800 PERRYMAN RD	LOUISVILLE	KY	40207-7020	-85.633802	38.259710	208.00
10	0	Single match	WOODLAWN PARI	235	4318 ALICENT RD	LOUISVILLE	KY	40207-2832	-85.630207	38.261369	87.00
11	2	No close match	WOODLAWN PARI	235	4300 ALICENT RD	LOUISVILLE	KY	40207-2832	-85.630625	38.261150	146.00
12	2	No close match	WOODLAWN PARI	235	4300 ALICENT RD	LOUISVILLE	KY	40207-2832	-85.630625	38.261150	187.00
13	0	Single match	WOODLAWN PARI	235	4245 MIDDLEBROOK	LOUISVILLE	KY	40207-2857	-85.635188	38.260099	174.00
14	0	Single match	WOODLAWN PARI	235	806 CATTLEYA CT	LOUISVILLE	KY	40207-2847	-85.632572	38.263569	-113.00
15	0	Single match	WOODLAWN PARI	235	806 CATTLEYA CT	LOUISVILLE	KY	40207-2847	-85.632572	38.263569	376.00
16	0	Single match	WOODLAWN PARI	235	4242 WESTPORT TE	LOUISVILLE	KY	40207-2868	-85.635713	38.260998	200.00
17	2	No close match	WOODLAWN PARI	235	1 WESTPORT TER	LOUISVILLE	KY	40207-0000	-85.634178	38.262029	105.00
18	2	No close match	WOODLAWN PARI	235	1 WESTPORT TER	LOUISVILLE	KY	40207-0000	-85.634178	38.262029	118.00
19	0	Single match	WOODLAWN PARI	235	4324 KINLOCH RD	LOUISVILLE	KY	40207-2854	-85.629342	38.260781	138.00
20	0	Single match	WOODLAWN PARI	235	4301 KINLOCH RD	LOUISVILLE	KY	40207-2853	-85.629929	38.260606	148.00
21	0	Single match	WOODLAWN PARI	235	4301 KINLOCH RD	LOUISVILLE	KY	40207-2853	-85.629929	38.260606	129.00
22	0	Single match	WOODLAWN PARI	235	4301 KINLOCH RD	LOUISVILLE	KY	40207-2853	-85.629929	38.260606	-1.00
23	0	Single match	WOODLAWN PARI	235	6887 GREEN MEADO	LOUISVILLE	KY	40207-2840	-85.628445	38.260373	245.00
24	0	Single match	WOODLAWN PARI	235	4403 ALICENT CT	LOUISVILLE	KY	40207-2830	-85.628259	38.262519	184.00
25	0	Single match	WOODLAWN PARI	235	4400 ALICENT CT	LOUISVILLE	KY	40207-2830	-85.628205	38.262417	209.00
26	0	Single match	WOODLAWN PARI	235	4400 ALICENT CT	LOUISVILLE	KY	40207-2830	-85.628205	38.262417	124.00
27	0	Single match	WOODLAWN PARI	235	4317 ALICENT RD	LOUISVILLE	KY	40207-2831	-85.630318	38.261442	-39.00
28	0	Single match	WOODLAWN PARI	235	4317 ALICENT RD	LOUISVILLE	KY	40207-2831	-85.630318	38.261442	402.00
29	0	Single match	WOODLAWN PARI	235	4317 ALICENT RD	LOUISVILLE	KY	40207-2831	-85.630318	38.261442	2.00
30	0	Single match	WOODLAWN PARI	235	4317 ALICENT RD	LOUISVILLE	KY	40207-2831	-85.630318	38.261442	3.00
31	0	Single match	WOODLAWN	435	31 W CRESCENT AVE	NEWPORT	KY	41071-2518	-84.472528	39.090208	-1.00

## Allocation Summary Report

The *Allocation Summary* report totals all policyholder premiums and lists them by municipality. In the Kentucky example below, the premiums are further detailed by line of business

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Kentucky - Allocation Summary Report - Quarter 1												
	Municipality Allocated To	Municipal Code	Policies Allocated	Casualty	Fire & Allied	Health	Inland Marine	Life	Motor Vehicle	Other Premiums 1	Other Premiums 2	Total Premiums
1	TODD COUNTY	1001	9	0.00	0.00	0.00	0.00	500.78	0.00	0.00	0.00	500.78
2	ERLANGER	14	1	0.00	0.00	0.00	0.00	0.00	36.13	0.00	0.00	36.13
3	HARTFORD	169	1	0.00	0.00	69.57	0.00	0.00	0.00	0.00	0.00	69.57
4	RACELAND	214	1	0.00	0.00	0.00	0.00	0.00	52.36	0.00	0.00	52.36
5	BELLEWOOD	248	1	0.00	0.00	0.00	0.00	0.00	310.00	0.00	0.00	310.00
6	CATLETTSBURG	40	1	0.00	0.00	0.00	0.00	640.00	0.00	0.00	0.00	640.00
7	GREENVILLE	64	2	0.00	0.00	160.44	0.00	0.00	0.00	0.00	0.00	160.44
8	LAWRENCEBURG	75	2	111,110.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111,111,110.00
9	LYNDON	80	1	0.00	0.00	0.00	0.00	302.20	0.00	0.00	0.00	302.20
10	MADISONVILLE	81	4	0.00	0.00	0.00	0.00	600.60	0.00	0.00	0.00	600.60
11	ANDERSON COUNTY	852	2	111,110.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111,111,110.00
12	HENDERSON COUNTY	900	1	0.00	0.00	67.10	0.00	0.00	0.00	0.00	0.00	67.10
13	HOPKINS COUNTY	903	4	0.00	0.00	0.00	0.00	600.60	0.00	0.00	0.00	600.60
14	TRIGG COUNTY	960	1	0.00	0.00	0.00	0.00	234.16	0.00	0.00	0.00	234.16
15	GRAYSON COUNTY	9998	1	0.00	0.00	297.21	0.00	0.00	0.00	0.00	0.00	297.21
16	MERCER COUNTY	9998	8	0.00	0.00	0.00	0.00	641.20	0.00	0.00	0.00	641.20
17	MUHLENBERG COUNTY	9998	1	0.00	0.00	93.66	0.00	0.00	0.00	0.00	0.00	93.66
18	NELSON COUNTY	9998	3	0.00	0.00	0.00	0.00	2,854.67	0.00	0.00	0.00	2,854.67
Total			44	222,220.00	0.00	687.98	0.00	6,374.21	398.49	0.00	0.00	222,229,680.68

## Match Exceptions Report

The Match Exceptions report contains all of the policyholder addresses and premium payments for which a good address match could not be found. It specifically includes all of the addresses with a Match Code of 2 (No close matches) or 3 (No candidates). Usually unmatched addresses occur because the street number is missing or the street name is misspelled or there is additional information included with the street address that should not be there. You can correct the address and re-allocate the premiums interactively by double clicking on the row, which contains the address you wish to change.

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- Other

	Policy Number	Source Street Address	Source City	Source State	Source Zip Code	Match Street Ad
10	AFA 8016535 1200	LOIS GARGOTTO 7706 CIRCLE CREST RD	LOUISVILLE	KY	40241-2806	1 LAZY ACRES TRAI
11	AFA 8016535 1200	LOIS GARGOTTO 7706 CIRCLE CREST RD	LOUISVILLE	KY	40241-2806	1 LAZY ACRES TRAI
12	AFA 8016535 1200	LOIS GARGOTTO 7706 CIRCLE CREST RD	LOUISVILLE	KY	40241-2806	1 LAZY ACRES TRAI
13	AFA 8017049 1200	JERLYINE DICK 1879 BREWERS HWY	BENTON	KY	42025-4558	
14	AFA 8017049 1200	JERLYINE DICK 1879 BREWERS HWY	BENTON	KY	42025-4558	
15	AFA 8017902 1200	ANNETTE WOODS 4141 CIRCLEWOOD	ERLANGER	KY	41018-2879	
16	AFA 8017902 1200	ANNETTE WOODS 4141 CIRCLEWOOD	ERLANGER	KY	41018-2879	
17	AFA 8017903 1200	C/O MARYANN MARTIN 509 WALLACE	LOUISVILLE	KY	40207-2768	1400 MIRIMAR RD
18	AFA 8017903					1400 MIRIMAR RD
19	AFA 8021597					
20	AFA 8036292					3200 KRISTIN WAY
21	AFA 8045922					10200 NANSEMOND
22	AFA 8045922					10200 NANSEMOND
23	AFA 8045930					799 MADISON STRE
24	AFA 8045930					799 MADISON STRE
25	AFA 8046862					
26	AFA 8046862					7400 LAGRANGE RC
27	AFA 8048625					7400 LAGRANGE RC
28	AFA 8048625					100 ORCHARD VIEW
29	AFA 8051428					100 ORCHARD VIEW
30	AFA 8051428					100 ORCHARD VIEW
31	AFA 8051428					
32	AFA 8051853					
33	AFA 8052039					
34	AFA 8052039					
35	AFA 8052069					
36	AFA 8052069					
37	AFA 8052069					
38	AFA 8052069					
39	AFA 8052069					

**Candidate Selection/Correction**

Address Used to Allocate Premium

Policy Number:

Street:

City:  State:  Zip:

Re-allocate all duplicate addresses

	Street Address	City	State	Zip
1	1 LAZY ACRES TRAILER PARK	LOUISVILLE	KY	40258
2	5601 LAZY ACRES TRAILER PARK	LOUISVILLE	KY	40258

## Other/Non-taxable Report

The Other/Non-taxable report contains all of the policyholder addresses and premium payments for which a good address match was found, but the matching address falls in an unincorporated (non-taxable) area. If the matching address meets these criteria, it

Kentucky - Other / Non-taxable Report - Quarter 1											
	Source State	Source Zip Code	Matched Street Address	Matched City	Matched State	Matched Zip Code	Municipal Code	Match Code	Match Description	Number of Candidates	Premiums
1	KY	41102	524 W GREENHILL RD	ASHLAND	KY	41102-8308	9998	0	Single match	3	87.62
2	KY	42234	2925 HERMON RD	GUTHRIE	KY	42234-8619	9998	0	Single match	2	185.22
3	KY	42234	2925 HERMON RD	GUTHRIE	KY	42234-8619	9998	0	Single match	2	185.22
4	KY	42234	2925 HERMON RD	GUTHRIE	KY	42234-8619	9998	0	Single match	2	185.22
5	KY	42234	2925 HERMON RD	GUTHRIE	KY	42234-8619	9998	0	Single match	2	-185.22
6	KY	42234	2925 HERMON RD	GUTHRIE	KY	42234-8619	9998	0	Single match	2	185.22
7	KY	40067	58 BROOKS LN	SIMPSONVILLE	KY	40067-7416	9998	0	Single match	1	175.95
8	KY	40067	58 BROOKS LN	SIMPSONVILLE	KY	40067-7416	9998	0	Single match	1	175.95
9	KY	42345	5842 STATE ROUTE 2270 W	GREENVILLE	KY	42345-3911	9998	0	Single match	2	170.55
10	KY	42345	5842 STATE ROUTE 2270 W	GREENVILLE	KY	42345-3911	9998	0	Single match	2	170.55
11	KY	41091	940 AUGUSTA CT	UNION	KY	41091-8035	9998	0	Single match	1	357.30
12	KY	41091	940 AUGUSTA CT	UNION	KY	41091-8035	9998	0	Single match	1	357.30
13	KY	42701	1501 PEAR ORCHARD RD	ELIZABETHTOW	KY	42701-6427	9998	0	Single match	4	188.73
14	KY	42171	12409 OLD BOWLING GREE	SMITHS GROVE	KY	42171-9280	9998	0	Single match	1	37.17
15	KY	40383	211 ASHBY CIR	VERSAILLES	KY	40383-1544	9998	0	Single match	2	65.03
16	KY	40383	211 ASHBY CIR	VERSAILLES	KY	40383-1544	9998	0	Single match	2	65.03
17	KY	41094	1223 RICHWOOD RD	WALTON	KY	41094-8229	9998	0	Single match	4	-90.27
18	KY	41005	3839 IDLEBROOK LN	BURLINGTON	KY	41005-0000	9998	0	Single match	2	-108.00
19	KY	41005	3839 IDLEBROOK LN	BURLINGTON	KY	41005-0000	9998	0	Single match	2	-108.00
20	KY	40330	1025 OLD SHARPSVILLE LN	HARRODSBURG	KY	40330-8018	9998	0	Single match	2	-80.15
21	KY	41017	3034 BROOKWOOD CIR	EDGEWOOD	KY	41017-3213	9998	0	Single match	7	-127.35
22	KY	41042	3964 HUNTERS GREEN DR	FLORENCE	KY	41042-3033	9998	0	Single match	1	29.61
23	KY	41042	3964 HUNTERS GREEN DR	FLORENCE	KY	41042-3033	9998	0	Single match	1	29.61
24	KY	41042	3964 HUNTERS GREEN DR	FLORENCE	KY	41042-3033	9998	0	Single match	1	29.61
25	KY	41042	3964 HUNTERS GREEN DR	FLORENCE	KY	41042-3033	9998	0	Single match	1	29.61
26	KY	41091	10937 WAR ADMIRAL DR	UNION	KY	41091-7746	9998	0	Single match	1	179.73
27	KY	41091	10937 WAR ADMIRAL DR	UNION	KY	41091-7746	9998	0	Single match	1	179.73
28	KY	41091	10937 WAR ADMIRAL DR	UNION	KY	41091-7746	9998	0	Single match	1	179.73
29	KY	40353	1331 BUCKHORN TRL	MOUNT STERLI	KY	40353-9057	9998	0	Single match	1	308.07
30	KY	40353	1331 BUCKHORN TRL	MOUNT STERLI	KY	40353-9057	9998	0	Single match	1	308.07
31	KY	40353	1331 BUCKHORN TRL	MOUNT STERLI	KY	40353-9057	9998	0	Single match	1	308.07

## Address Change Report

The Address Changes report contains all of the address changes made from the Match Exceptions report. When a source address from the Match Exceptions report is allocated to a new address and the new address is a good match (Match Code 0 or 1), the source address is removed from the Match Exceptions report. The Policy Number, Source Address, and Matched Address are then written to the Address Changes report.

Kentucky - Address Changes Report - Quarter 1							
	Policy Number	Source Street Address	Source City	Source State	Source Zip Code	Matched Street Address	Matched City
1	AFA 8001791 1500	HARRY E FLOYD SR 6001 OAKDALE LN	LOUISVILLE	KY	40219-1719		
2	AFA 8001791 1500	HARRY E FLOYD SR 6001 OAKDALE LN	LOUISVILLE	KY	40219-1719		
3	AFA 8001791 1500	HARRY E FLOYD SR 6001 OAKDALE LN	LOUISVILLE	KY	40219-1719		
4	AFA 8001791 1500	HARRY E FLOYD SR 6001 OAKDALE LN	LOUISVILLE	KY	40219-1719		
5	AFA 8016535 1200	LOIS GARGOTTO 7706 CIRCLE CREST RD	LOUISVILLE	KY	40241-2806	1 LAZY ACRES TRAILER PARK	LOUISVILLE
6	AFA 8016535 1200	LOIS GARGOTTO 7706 CIRCLE CREST RD	LOUISVILLE	KY	40241-2806	1 LAZY ACRES TRAILER PARK	LOUISVILLE
7	AFA 8016535 1200	LOIS GARGOTTO 7706 CIRCLE CREST RD	LOUISVILLE	KY	40241-2806	1 LAZY ACRES TRAILER PARK	LOUISVILLE
8	AFA 8016535 1200	LOIS GARGOTTO 7706 CIRCLE CREST RD	LOUISVILLE	KY	40241-2806	1 LAZY ACRES TRAILER PARK	LOUISVILLE
9	BOP 2061351 0000	190 N DIXIE SUITE 900	ELIZABETHTOWN	KY	42701-0000	190 W DIXIE AVE	ELIZABETHTOWN
10	CA 9929427 1700	72 4 VIEW TERRACE	SOUTHGATE	KY	41071-0000		
11	CPA 0649462 0900	1 MEADOW STREET HENDERSON KY	HENDERSON	KY	42420-3744		
12	CPA 0649462 0900	1 MEADOW STREET HENDERSON KY	HENDERSON	KY	42420-3744		
13	HRA 6390154 2300	1076 LEEBURG RD	GEORGETOWN	KY	40324-9767		
14	HRA 6390154 2300	1076 LEEBURG RD	GEORGETOWN	KY	40324-9767		
15	HRA 6390154 2300	1076 LEEBURG RD	GEORGETOWN	KY	40324-9767		
16	HRA 6888908 2110	10301 CARRIAGE HIL COURT	ANCHORAGE	KY	40223-0000	10400 CROSWELL TRCE	ANCHORAGE
17	HRA 8860795 1300	1001 JOHN ADAMS WAY	LOUISVILLE	KY	40272-0000	8200 JONATHAN CT	LOUISVILLE
18	HRA 8860795 1300	1001 JOHN ADAMS WAY	LOUISVILLE	KY	40272-0000	8200 JONATHAN CT	LOUISVILLE
19	HRA 8860795 1300	1001 JOHN ADAMS WAY	LOUISVILLE	KY	40272-0000	8200 JONATHAN CT	LOUISVILLE
20	HRA 9074740 1300	1005 STROWBRIDGE	LEXINGTON	KY	40515-5073	1400 STRAWBERRY CIR	LEXINGTON
21	HRA 9074740 1300	1005 STROWBRIDGE	LEXINGTON	KY	40515-5073	1400 STRAWBERRY CIR	LEXINGTON
22	HRA 9097077 1500	1012 SOUTH RAILROAD	EARLINGTON	KY	42410-1625		
23	HRA 9097077 1500	1012 SOUTH RAILROAD	EARLINGTON	KY	42410-1625		
24	HRA 9097077 1500	1012 SOUTH RAILROAD	EARLINGTON	KY	42410-1625		
25	RFA 3861467 1500	1001 STROWBRIDGE LANE	LEXINGTON	KY	40515-5073	1300 STRAWBERRY LN	LEXINGTON
26	RFA 3861467 1500	1001 STROWBRIDGE LANE	LEXINGTON	KY	40515-5073	1300 STRAWBERRY LN	LEXINGTON
27	RFA 3861467 1600	1005 STROWBRIDGE LANE	LEXINGTON	KY	40515-5073	1300 STRAWBERRY LN	LEXINGTON
28	RFA 3861467 1600	1005 STROWBRIDGE LANE	LEXINGTON	KY	40515-5073	1300 STRAWBERRY LN	LEXINGTON



## Allocator File Specification

The following are the default file specifications for formatting the Source ASCII File for use in processing the policyholder premiums using the Premium Pro - Premium Allocator. All of the fields are fixed length.

Field Description	Starting Position	Length
Policy Number	1	17
Premium Type	18	2
Street Address	20	50
City	70	25
State	95	3
Zip Code	98	11
Premium Amount	109	13
Company Code	122	10

Each Line of the ASCII file should be a fixed length of 131 excluding the carriage return/line feed characters. Each line must include the Carriage Return/Line Feed pair.

The Premium Type field corresponds to the seven (7) different lines of business on the Kentucky Municipal Premium Tax Return. See the Premium Code help topic for a description of the Premium Type codes.

The Premium Amount should be formatted with a decimal point between the dollars and cents. Negative amounts should have a minus sign immediately preceding the number. You may zero-pad to the left of the number, but it is not required. If a line has an address, but no payment, you should put a zero in the Premium Amount field.

You can change the ASCII file specifications to customize Allocator to your specific needs. From the Tools menu, click Options. When the Options window opens, click on the ASCII File Format tab. You should see the following:

The default ASCII specifications will be displayed in the textboxes. To change each specification, simply type the new value into each textbox and click Apply. To restore all values to their default values, click Restore all fields to default values, then click Apply (Note: If you make any changes to the ASCII File Format tab, please ensure that your source ASCII file fits the new specifications before processing premiums.)

Before you can utilize the Allocator Agent Web Service, you must obtain a password and id from your TriTech representative.

The Allocator Agent Web Service may be accessed at the following web address:

<https://allocator.tritechsoft.com/AllocatorAgent/>

For a formal definition of the web service, click on the link for Service Description. The WSDL will be displayed.

To test an address, click the link for AllocateAddress. Complete the test form to allocate an address. The html page will also list:

1. A sample Soap 1.1 request and response.
2. A sample Soap 1.2 request and response.
3. A sample HTTP get request and response.
4. A sample HTTP post request and response.

## **ENTERING AN ADDRESS**

To allocate an address using the test form:

1. Enter the password and id.
2. Enter a Kentucky address (referred to as a source address). Do not leave any elements of the address empty. Do not enter a P.O. Box, Rural Route, or Highway Contract address. These address types can only be allocated to the center of a zip code boundary. This is not a precise or accurate means to allocate.
3. Type in a letter code to indicate what line of business the policy is considered. Codes other than these will not be processed.
  - C - Casualty
  - F – Fire and Allied Perils
  - H – Health
  - I – Inland Marine
  - L – Life
  - M – Motor Vehicle
  - O – Other
4. Effective Date: This is optional. If omitted, the effective date for a policy is assumed to be today's date. An effective date may be necessary if the date of the policy is to be in a different tax rate period.

The test form is merely a means to create a request in xml. When you implement Allocator Agent, you may use HTML/SOAP request and response methods to send and receive the requests in xml format.

The address will be processed and returned in XML format.

## XML ELEMENTS RETURNED

1. Source Address - The original source address you type in will be returned
  - Street
  - City
  - State
  - Zip Code
2. Line of Business – The original line of business code you entered will be returned. See Entering an Address on page 1 for the 7 valid codes.
3. Matched Address – The MapMarker geocoding engine will return an address from its database, if a close match to your source address can be found.
  - Street
  - City
  - State
  - Zip Code

If an address was not returned, it is usually due to the following reasons:

- The address is a PO Box.
  - The address is a Rural Route or Highway Contract Route.
  - A similar address could not be found. Either the address is invalid or a similar address could not be found in the database.
4. CensusBlock ID – The Census Block ID is returned for all matched address. The county FIPS code and other information can be derived from the ID.
  5. CountyFIPSCode – Derived from the Census Block ID. The first 2 digit indicate the state jurisdiction and the remaining digits identify the county jurisdiction of the matched address.
  6. CensusCountyName – The county name of the matched address can be determined by evaluating the FIPSCode. The Census County Name is always returned; **it does not** indicate that the county taxes the policy.
  7. CensusCountyCode – If the Census County Name has a corresponding tax code in the KY Annual Insurance Bulletin, it will be returned. This **does not indicate** the county taxes the policy. If the is not a tax code, the number 9998 will be returned.
  8. MatchQuality – In order for a matched address to be returned, match quality must be rated as a close match.
    - Single match. 1 close match was returned that was better than all other addresses evaluated.
    - Multiple matches. 2 or more close matches were returned that are equally suitable candidates. The first of these matches evaluated will be returned. The street or house number of an address candidate must match the number in the source address to be considered a close match.

9. MatchCode - A match code of 0 indicates a single match. Match code of 1 indicates a multiple match.
10. CityCode – When a matched address is returned, Agent will plot coordinates to a map to determine if the policy falls within a jurisdiction that taxes. The program will follow the procedure.
  - If the address falls within the boundary of a city that taxes policies, the city tax code will be returned.
  - If the address falls outside a city boundary or falls within a city that does not have a tax ordinance, the address will be allocated to the county. The county tax code will be returned.
  - If a tax code is not returned in the above 2 steps; a code of 9998 will be returned. This indicates that the policy is not taxable.
11. CityName – In addition to returning the city code above, the name of the city or county corresponding to that code will be returned. The City Name may or may not match the city listed in the matched address. This is the actual physical location, not the name listed in the mailing address. The word “NONTAXABLE” will be returned if a City Code of 9998 is returned.
12. CityOrCounty – **NEW!** If the City Code and City Name returned are for a city, the word **City** will be returned. If the code and name are for a county, the word **County** will be returned. If the policy is nontaxable, nothing will be returned.
13. CityTaxRates – The tax rates for each line of business will be returned for the city code listed in item 7 above. If the city code is 9998, no rate will be returned.
  - Casualty
  - Fire
  - Health
  - Inland Marine
  - Life
  - Motor Vehicle
  - Other
  - Min (Minimum Tax will be returned if applicable. This is for informational purposes only. A minimum tax cannot be assessed on policy by policy basis. It can only be assessed on total premiums.)
  - Flat Fee (A flat fee cannot be assessed on a policy by policy basis. See above.)
14. CountyCreditApplies – If premiums taxable by a city are also taxable by a county, a value of “**true**” will be returned. Otherwise “**false**” will be returned. This applies to cities on the KY tax schedule with a tax code or “A” or “B”.
15. CountyCode – If item 14 above is true, the county tax code will be returned.
16. CountyName – If item 14 above is true, the county name will be returned.

17. CountyTaxRates – If item 14 above is true, the county tax rates will be returned.
- Casualty
  - Fire
  - Health
  - Inland Marine
  - Life
  - Motor Vehicle
  - Other
  - Min (Minimum Tax will be returned if applicable. This is for informational purposes only. A minimum tax cannot be assessed on policy by policy basis. It can only be assessed on total premiums.)
  - Flat Fee (A flat fee cannot be assessed on a policy by policy basis. See above.)
18. EffectiveDate – Returns the effective date you specified or the current date.
19. EffectiveTaxRate – An effective tax rate is returned for the line of business you specified. If you do not specify a line of insurance, the effective tax rate will be zero. This tax rate may be applied to the premium amount to determine the tax amount to be passed to the insured.
- The effective tax rate will be the city rate (item 13) if item 14 is false.
  - If item 14 is true, the effective rate will be the higher of the city (item 13) or county rate (item 17).
  - If item 14 is true, but the city name is Springfield, Hickman, or Lawrenceville, the effective tax rate will be the sum of the city and county tax rate (item 13 and 17).
20. EffectiveCityRate – This is the tax rate returned in item 13.
21. EffectiveCountyRate – This is the tax rate return in item 17 less item 13. Zero will be returned if the difference is negative.
22. ErrorDetails – This will list any errors that occurred because the incoming XML string is not formatted correctly or contains incorrect data.

<?xml version="1.0" encoding="utf-8" ?>

- <CAlloResults xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="http://allocator.tritechsoft.com/AllocatorAgent/">

- <SourceAddress>

<Street>1025 OLD SHARPSVILLE ROAD</Street>

<City>HARRODSBURG</City>

<State>KY</State>

<ZipCode>40330</ZipCode>

</SourceAddress>

<LineOfBusiness>M</LineOfBusiness>

- <MatchedAddress>

<Street>1025 OLD SHARPSVILLE LN</Street>

<City>HARRODSBURG</City>

<State>KY</State>

<ZipCode>40330</ZipCode>

</MatchedAddress>

<CensusBlockID>211679602004035</CensusBlockID>

<CountyFipsCode>21167</CountyFipsCode>

<CensusCountyName>MERCER COUNTY</CensusCountyName>

<CensusCountyCode>9998</CensusCountyCode>

- <MatchQuality>

<MatchCode>0</MatchCode>

<MatchDescription>Single match</MatchDescription>

</MatchQuality>

<CityCode>9998</CityCode>

<CityName>NONTAXABLE</CityName>

- <CityTaxRates>

<Casualty>0</Casualty>

<Fire>0</Fire>

<Health>0</Health>

<InlandMarine>0</InlandMarine>

<Life>0</Life>

<MotorVehicle>0</MotorVehicle>

<Other>0</Other>

<MinTax>0</MinTax>

<FlatFee>0</FlatFee>

</CityTaxRates>

<CountyCreditApplies>>false</CountyCreditApplies>

<CountyCode />

<CountyName />

- <CountyTaxRates>

<Casualty>0</Casualty>

<Fire>0</Fire>

<Health>0</Health>

<InlandMarine>0</InlandMarine>

<Life>0</Life>

<MotorVehicle>0</MotorVehicle>

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</CountyTaxRates>
<EffectiveDate>01/01/2007</EffectiveDate>
<EffectiveTaxRate>0</EffectiveTaxRate>
<EffectiveCityRate>0</EffectiveCityRate>
<EffectiveCountyRate>0</EffectiveCountyRate>
- <ErrorDetails>
  <Number>0</Number>
  <Description />
  <Source />
</ErrorDetails>
</CALloResults>
```

## About TriTech Software

TriTech Software has consistently provided high quality Premium Tax software since 1995. We were the first Windows based premium tax software provider. We were also the first to introduce new innovations such as Digitized Signature. Today, our product line includes applications such as Municipal Tax and Premium Allocator, FormsPlus for Annual Statement and Premium Tax Filings, and a GFA Tracking System.

## About TriTech Services

TriTech Services is a subsidiary of TriTech Software. We offer fast, accurate and secure tax processing services as well as comprehensive premium tax consulting. Our services include Premium Tax Processing for all taxing jurisdictions, Municipal Tax Processing, Premium Allocation, and Tax Consulting that can include reverse audits, planning issues (re-domestications, mergers and acquisitions, retaliatory tax concerns, etc.), guidance and assistance with desk and field audits, and state return reviews for all taxing jurisdictions.

## About Paperless Solutions

Paperless Solutions, LLC, a U.S. based company, is a TriTech Software affiliate headquartered in Texas. Our management team is comprised of highly motivated technology veterans who take an active interest in finding ways to better our work process and reduce or eliminate expenses.

Our mission is to offer quality services, software, and training so you can reach your paperless goals in a seamless manner. Our staff is just a click or phone call away to provide you with the support you need if and when you have questions.

**800-380-6407**

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