

RULES – FILED

NOVEMBER 4, 2022

COMMERCIAL PROPERTY

LI-CF-2022-147

NEW MEXICO COMMERCIAL PROPERTY EARTHQUAKE RULES REVISION FILED

KEY MESSAGE

Rules filing CF-2022-REQR1 in New Mexico is provided.

Distribution Date: 8-23

Caution: Not yet implemented

BACKGROUND

In circular [LI-CF-2022-145](#), we announced the filing and implementation of New Mexico earthquake rules supplement to multistate filing CF-2022-REQRU, which revised New Mexico state specific rules and territories. As part of the supplement, we removed reference to New Mexico territory section and referenced Table 73.D.3. Earthquake Territories in Rule 75.C.6.a.(2).

ISO ACTION

We have filed CF-2022-REQR1, which amends Paragraph 75.C.6.a.(2) to reflect reference to New Mexico territory section (CF-T pages) in lieu of Table 73.D.3. Earthquake Territories to determine the territory applicable to the location of the property being insured.

Refer to the attached explanatory material for complete details about the filing.

EFFECTIVE DATE

We do not establish an effective date for Commercial Property rules revisions in this state. Each insurer that elects to utilize this revision is responsible for determining its own effective date.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

CAUTION

We are not yet implementing this filing. You should not submit any filing referencing this material until we announce implementation in a subsequent circular.

REFERENCE(S)

[LI-CF-2022-145](#) (11/03/2022) New Mexico Supplement To The Commercial Property Multistate Earthquake Rules Revision Provided And To Be Implemented

ATTACHMENT(S)

New Mexico Filing CF-2022-REQR1

FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgment with the opinion that he/she has met the qualification standards of the AAA. ISO considers this rules filing a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Bei Zhou, am an Actuarial Product Director for Commercial Property and Actuary for ISO. I am responsible for the content of this Statement of Actuarial Opinion. I am a member of the Casualty Actuarial Society and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

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Revised Rating Rules for Earthquake Coverage

About This Filing

This filing revises a state specific rule in order to provide the rule as intended.

Revised Rules

We are revising the following rule in Division Five – Commercial Fire And Allied Lines:

- ◆ Rule 75. Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form)

We have used a format of ~~striking-through~~ deletions, underlining additions and inserting a revision bar in the left margin to indicate changes.

Background

In a previous filing, CF-2022-REQRU, we revised New Mexico state specific rules and territories. As part of the filing, we removed reference to New Mexico territory section and referenced Table 73.D.3. Earthquake Territories in Rule 75.C.6.a.(2).

Explanation of Changes

Paragraph 75.C.6.a.(2) is amended to reflect reference to New Mexico territory section (CF-T pages) in lieu of Table 73.D.3. Earthquake Territories to determine the territory applicable to the location of the property being insured.

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75. EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT (SUB-LIMIT FORM)

Paragraph **C.6.a.** is replaced by the following:

C. Rules

6. Rating

a. Rate Determination – Sub-limit Form

- (1) Refer to Rule **73.D.1.** to obtain Earthquake Building Classification.
- (2) Refer to the territory section for ZIP code-based territory definitions to determine the territory applicable to the location of the property being insured. ~~Refer to Table **73.D.3.** Earthquake Territories in these state exceptions to determine the territory applicable to the location of the property being insured.~~
- (3) Determine the deductible tier, which is specified for each territory in Rule **73.** in the state rates.
- (4) Select an Earthquake loss cost (building, personal property) from Rule **73.** in the state rates based on building classification and territory.
- (5) Refer to Table **75.C.6.a.(5)** for sub-limit factors. The applicable table is determined by deductible tier. The appropriate factor is determined based on building classification, sub-limit percentage and deductible percentage.

For sub-limit percentages not shown in Table **75.C.6.a.(5)**, interpolate using the factors for the nearest sub-limit percentages above and below the selected sub-limit percentage. Refer to the following example. Do not round until the final step of the interpolation procedure. The sub-limit factors shown in this example are for illustrative purposes only and are not necessarily the factors shown in the sub-limit factor tables of this manual.

- (a) If the selected sub-limit percentage is 32%, the nearest sub-limit percentages for which factors are shown are percentages of 30% and 35%.
- (b) Assume that for 30%, the sub-limit factor for deductible tier 2 at 5% deductible is 1.93 and for 35% the sub-limit factor for deductible tier 2 at 5% deductible is 1.77.
- (c) Calculate the difference between the two factors.

$$1.93 - 1.77 = 0.16$$
- (d) Calculate the difference between the selected sub-limit percentage (32%) and the lower percentage (30%), as decimals.

$$0.32 - 0.30 = 0.02$$
- (e) Calculate the difference between the higher and lower sub-limit percentages, as decimals.

$$0.35 - 0.30 = 0.05$$
- (f) Multiply the result of Paragraph (c) by the result of Paragraph (d) and divide by the result of Paragraph (e).

$$0.16 \times 0.02 \div 0.05 = 0.064$$
- (g) Subtract the result of Paragraph (f) from the factor for the lower sub-limit percentage. Round the factor to three decimal places. The result is the sub-limit factor for a sub-limit percentage of 32%.

$$1.93 - 0.064 = 1.866 \text{ (rounded to 1.866)}$$

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| A1 | 1 % | 6.86 | 3.80 | 2.12 | 1.25 | 0.82 | 0.61 | 0.48 | 0.37 |
| | 2 | 6.48 | 3.59 | 2.00 | 1.19 | 0.80 | 0.59 | 0.46 | 0.36 |
| | 3 | 6.13 | 3.39 | 1.90 | 1.14 | 0.77 | 0.58 | 0.45 | 0.35 |
| | 4 | 5.80 | 3.21 | 1.81 | 1.10 | 0.75 | 0.56 | 0.44 | 0.34 |
| | 5 | 5.50 | 3.04 | 1.72 | 1.05 | 0.73 | 0.55 | 0.43 | 0.33 |
| | 10 | 4.27 | 2.38 | 1.39 | 0.89 | 0.64 | 0.49 | 0.38 | 0.28 |
| | 15 | 3.42 | 1.94 | 1.17 | 0.78 | 0.57 | 0.44 | 0.33 | 0.25 |
| | 20 | 2.83 | 1.64 | 1.01 | 0.69 | 0.51 | 0.39 | 0.29 | 0.22 |
| | 25 | 2.41 | 1.42 | 0.90 | 0.62 | 0.46 | 0.34 | 0.26 | 0.20 |
| | 30 | 2.10 | 1.25 | 0.80 | 0.56 | 0.41 | 0.31 | 0.24 | 0.19 |

| | | | | | | | | | |
|-----------|-----|------|------|------|------|------|------|------|------|
| | 35 | 1.86 | 1.12 | 0.72 | 0.50 | 0.37 | 0.28 | 0.22 | 0.18 |
| | 40 | 1.67 | 1.01 | 0.65 | 0.45 | 0.34 | 0.26 | 0.21 | 0.17 |
| | 45 | 1.51 | 0.92 | 0.60 | 0.42 | 0.31 | 0.25 | 0.20 | 0.16 |
| | 50 | 1.38 | 0.84 | 0.55 | 0.39 | 0.30 | 0.24 | 0.19 | 0.15 |
| | 55 | 1.26 | 0.77 | 0.51 | 0.37 | 0.28 | 0.22 | 0.17 | 0.14 |
| | 60 | 1.17 | 0.72 | 0.48 | 0.34 | 0.26 | 0.21 | 0.17 | 0.14 |
| | 65 | 1.09 | 0.68 | 0.45 | 0.32 | 0.25 | 0.20 | 0.17 | N/A |
| | 70 | 1.02 | 0.64 | 0.42 | 0.30 | 0.24 | 0.19 | N/A | N/A |
| | 75 | 0.96 | 0.60 | 0.40 | 0.29 | 0.23 | N/A | N/A | N/A |
| B1 and C1 | 1 % | 6.55 | 3.78 | 2.20 | 1.35 | 0.90 | 0.66 | 0.50 | 0.38 |
| | 2 | 6.21 | 3.58 | 2.10 | 1.30 | 0.87 | 0.64 | 0.49 | 0.37 |
| | 3 | 5.89 | 3.40 | 2.00 | 1.24 | 0.85 | 0.62 | 0.47 | 0.35 |
| | 4 | 5.59 | 3.23 | 1.90 | 1.20 | 0.82 | 0.60 | 0.46 | 0.34 |
| | 5 | 5.32 | 3.07 | 1.82 | 1.15 | 0.79 | 0.59 | 0.45 | 0.33 |
| | 10 | 4.20 | 2.45 | 1.49 | 0.97 | 0.69 | 0.52 | 0.39 | 0.29 |
| | 15 | 3.40 | 2.01 | 1.26 | 0.84 | 0.61 | 0.46 | 0.34 | 0.25 |
| | 20 | 2.84 | 1.71 | 1.09 | 0.75 | 0.54 | 0.40 | 0.30 | 0.22 |
| | 25 | 2.43 | 1.49 | 0.96 | 0.66 | 0.48 | 0.36 | 0.26 | 0.20 |
| | 30 | 2.12 | 1.31 | 0.86 | 0.59 | 0.43 | 0.32 | 0.24 | 0.18 |
| | 35 | 1.88 | 1.17 | 0.77 | 0.53 | 0.39 | 0.29 | 0.22 | 0.17 |
| | 40 | 1.69 | 1.06 | 0.69 | 0.48 | 0.35 | 0.27 | 0.21 | 0.16 |
| | 45 | 1.53 | 0.96 | 0.63 | 0.44 | 0.32 | 0.25 | 0.19 | 0.15 |
| | 50 | 1.39 | 0.87 | 0.58 | 0.41 | 0.30 | 0.23 | 0.18 | 0.14 |
| | 55 | 1.28 | 0.80 | 0.54 | 0.38 | 0.28 | 0.22 | 0.17 | 0.13 |
| | 60 | 1.18 | 0.75 | 0.50 | 0.36 | 0.27 | 0.20 | 0.16 | 0.13 |
| | 65 | 1.10 | 0.70 | 0.47 | 0.33 | 0.25 | 0.19 | 0.16 | N/A |
| | 70 | 1.03 | 0.66 | 0.44 | 0.31 | 0.24 | 0.19 | N/A | N/A |
| | 75 | 0.97 | 0.62 | 0.41 | 0.30 | 0.23 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#1 Sub-limit Factors – Deductible Tier 1

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|-------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| D1, D2, D3 and E1 | 1 % | 6.28 | 3.67 | 2.19 | 1.38 | 0.94 | 0.70 | 0.54 | 0.41 |
| | 2 | 5.96 | 3.49 | 2.08 | 1.32 | 0.91 | 0.68 | 0.52 | 0.40 |
| | 3 | 5.66 | 3.32 | 1.99 | 1.27 | 0.88 | 0.66 | 0.51 | 0.39 |
| | 4 | 5.38 | 3.16 | 1.90 | 1.22 | 0.86 | 0.64 | 0.50 | 0.38 |
| | 5 | 5.12 | 3.01 | 1.82 | 1.18 | 0.83 | 0.63 | 0.48 | 0.37 |
| | 10 | 4.07 | 2.42 | 1.50 | 1.01 | 0.73 | 0.56 | 0.43 | 0.32 |
| | 15 | 3.32 | 2.00 | 1.28 | 0.88 | 0.65 | 0.49 | 0.37 | 0.28 |
| | 20 | 2.78 | 1.71 | 1.12 | 0.78 | 0.58 | 0.44 | 0.33 | 0.25 |
| | 25 | 2.39 | 1.49 | 0.99 | 0.70 | 0.52 | 0.39 | 0.29 | 0.22 |
| | 30 | 2.10 | 1.33 | 0.89 | 0.63 | 0.46 | 0.35 | 0.27 | 0.21 |
| | 35 | 1.87 | 1.19 | 0.80 | 0.56 | 0.42 | 0.32 | 0.25 | 0.19 |
| | 40 | 1.68 | 1.07 | 0.72 | 0.51 | 0.38 | 0.29 | 0.23 | 0.18 |
| | 45 | 1.52 | 0.98 | 0.66 | 0.47 | 0.35 | 0.27 | 0.22 | 0.17 |
| | 50 | 1.39 | 0.89 | 0.61 | 0.44 | 0.33 | 0.26 | 0.20 | 0.16 |
| | 55 | 1.28 | 0.82 | 0.56 | 0.41 | 0.31 | 0.24 | 0.19 | 0.15 |
| | 60 | 1.18 | 0.77 | 0.53 | 0.38 | 0.29 | 0.22 | 0.18 | 0.15 |
| | 65 | 1.10 | 0.72 | 0.49 | 0.36 | 0.27 | 0.21 | 0.17 | N/A |
| | 70 | 1.03 | 0.67 | 0.46 | 0.34 | 0.26 | 0.21 | N/A | N/A |

| | | | | | | | | | |
|-----------|-----|------|------|------|------|------|------|------|------|
| | 75 | 0.97 | 0.63 | 0.43 | 0.32 | 0.25 | N/A | N/A | N/A |
| E2 and E3 | 1 % | 5.48 | 3.36 | 2.13 | 1.44 | 1.06 | 0.82 | 0.66 | 0.53 |
| | 2 | 5.22 | 3.20 | 2.04 | 1.40 | 1.03 | 0.81 | 0.65 | 0.51 |
| | 3 | 4.98 | 3.06 | 1.96 | 1.35 | 1.00 | 0.79 | 0.63 | 0.50 |
| | 4 | 4.75 | 2.93 | 1.89 | 1.31 | 0.98 | 0.77 | 0.62 | 0.49 |
| | 5 | 4.54 | 2.81 | 1.82 | 1.27 | 0.96 | 0.76 | 0.60 | 0.48 |
| | 10 | 3.68 | 2.32 | 1.55 | 1.11 | 0.86 | 0.68 | 0.54 | 0.42 |
| | 15 | 3.06 | 1.97 | 1.35 | 0.99 | 0.77 | 0.61 | 0.48 | 0.37 |
| | 20 | 2.61 | 1.72 | 1.20 | 0.90 | 0.70 | 0.55 | 0.43 | 0.34 |
| | 25 | 2.28 | 1.52 | 1.08 | 0.81 | 0.63 | 0.50 | 0.39 | 0.30 |
| | 30 | 2.03 | 1.37 | 0.98 | 0.74 | 0.57 | 0.45 | 0.35 | 0.28 |
| | 35 | 1.82 | 1.24 | 0.89 | 0.67 | 0.52 | 0.41 | 0.33 | 0.26 |
| | 40 | 1.66 | 1.13 | 0.82 | 0.62 | 0.48 | 0.38 | 0.30 | 0.24 |
| | 45 | 1.51 | 1.04 | 0.75 | 0.57 | 0.44 | 0.35 | 0.28 | 0.23 |
| | 50 | 1.39 | 0.96 | 0.69 | 0.53 | 0.41 | 0.33 | 0.26 | 0.21 |
| | 55 | 1.28 | 0.89 | 0.64 | 0.49 | 0.39 | 0.31 | 0.25 | 0.20 |
| | 60 | 1.19 | 0.83 | 0.60 | 0.46 | 0.36 | 0.29 | 0.23 | 0.19 |
| | 65 | 1.11 | 0.77 | 0.57 | 0.43 | 0.34 | 0.27 | 0.22 | N/A |
| | 70 | 1.04 | 0.73 | 0.53 | 0.41 | 0.32 | 0.26 | N/A | N/A |
| | 75 | 0.98 | 0.68 | 0.50 | 0.39 | 0.31 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#2 Sub-limit Factors – Deductible Tier 1

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| A1 | 1 % | 5.37 | 3.24 | 1.99 | 1.29 | 0.91 | 0.71 | 0.59 | 0.51 |
| | 2 | 5.11 | 3.08 | 1.90 | 1.24 | 0.89 | 0.70 | 0.58 | 0.50 |
| | 3 | 4.87 | 2.94 | 1.82 | 1.20 | 0.86 | 0.68 | 0.57 | 0.50 |
| | 4 | 4.64 | 2.81 | 1.74 | 1.16 | 0.84 | 0.67 | 0.57 | 0.49 |
| | 5 | 4.43 | 2.68 | 1.67 | 1.12 | 0.82 | 0.66 | 0.56 | 0.48 |
| | 10 | 3.56 | 2.18 | 1.40 | 0.97 | 0.74 | 0.61 | 0.52 | 0.45 |
| | 15 | 2.93 | 1.82 | 1.20 | 0.87 | 0.68 | 0.57 | 0.49 | 0.42 |
| | 20 | 2.48 | 1.57 | 1.07 | 0.79 | 0.63 | 0.53 | 0.46 | 0.40 |
| | 25 | 2.15 | 1.39 | 0.97 | 0.73 | 0.59 | 0.50 | 0.43 | 0.38 |
| | 30 | 1.90 | 1.25 | 0.89 | 0.68 | 0.55 | 0.47 | 0.41 | 0.36 |
| | 35 | 1.71 | 1.14 | 0.82 | 0.63 | 0.52 | 0.44 | 0.39 | 0.35 |
| | 40 | 1.55 | 1.05 | 0.76 | 0.59 | 0.49 | 0.42 | 0.37 | 0.34 |
| | 45 | 1.43 | 0.98 | 0.71 | 0.56 | 0.47 | 0.41 | 0.36 | 0.32 |
| | 50 | 1.32 | 0.91 | 0.67 | 0.53 | 0.45 | 0.39 | 0.35 | 0.31 |
| | 55 | 1.23 | 0.85 | 0.64 | 0.51 | 0.43 | 0.38 | 0.33 | 0.30 |
| | 60 | 1.15 | 0.81 | 0.61 | 0.49 | 0.41 | 0.36 | 0.32 | 0.29 |
| | 65 | 1.09 | 0.77 | 0.58 | 0.47 | 0.40 | 0.35 | 0.31 | N/A |
| | 70 | 1.03 | 0.73 | 0.55 | 0.45 | 0.38 | 0.33 | N/A | N/A |
| | 75 | 0.98 | 0.69 | 0.53 | 0.43 | 0.37 | N/A | N/A | N/A |
| B1 and C1 | 1 % | 5.04 | 3.19 | 2.07 | 1.41 | 1.03 | 0.80 | 0.65 | 0.54 |
| | 2 | 4.82 | 3.06 | 1.99 | 1.36 | 1.00 | 0.78 | 0.64 | 0.53 |
| | 3 | 4.61 | 2.93 | 1.92 | 1.32 | 0.97 | 0.76 | 0.63 | 0.52 |
| | 4 | 4.42 | 2.81 | 1.84 | 1.28 | 0.95 | 0.75 | 0.61 | 0.51 |
| | 5 | 4.23 | 2.70 | 1.78 | 1.24 | 0.93 | 0.73 | 0.60 | 0.50 |
| | 10 | 3.47 | 2.24 | 1.51 | 1.08 | 0.83 | 0.67 | 0.55 | 0.46 |
| | 15 | 2.90 | 1.91 | 1.32 | 0.97 | 0.76 | 0.61 | 0.51 | 0.43 |

| | | | | | | | | | |
|--|----|------|------|------|------|------|------|------|------|
| | 20 | 2.49 | 1.66 | 1.17 | 0.88 | 0.69 | 0.57 | 0.47 | 0.40 |
| | 25 | 2.18 | 1.48 | 1.06 | 0.80 | 0.64 | 0.52 | 0.44 | 0.37 |
| | 30 | 1.94 | 1.33 | 0.96 | 0.74 | 0.59 | 0.49 | 0.41 | 0.35 |
| | 35 | 1.75 | 1.21 | 0.89 | 0.68 | 0.55 | 0.46 | 0.39 | 0.33 |
| | 40 | 1.59 | 1.11 | 0.82 | 0.64 | 0.51 | 0.43 | 0.37 | 0.32 |
| | 45 | 1.46 | 1.03 | 0.76 | 0.60 | 0.48 | 0.41 | 0.35 | 0.30 |
| | 50 | 1.35 | 0.96 | 0.71 | 0.56 | 0.46 | 0.39 | 0.33 | 0.29 |
| | 55 | 1.25 | 0.89 | 0.67 | 0.53 | 0.44 | 0.37 | 0.32 | 0.28 |
| | 60 | 1.17 | 0.84 | 0.63 | 0.50 | 0.41 | 0.35 | 0.30 | 0.26 |
| | 65 | 1.10 | 0.79 | 0.60 | 0.48 | 0.40 | 0.34 | 0.29 | N/A |
| | 70 | 1.04 | 0.75 | 0.57 | 0.46 | 0.38 | 0.32 | N/A | N/A |
| | 75 | 0.98 | 0.71 | 0.54 | 0.44 | 0.36 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#3 Sub-limit Factors – Deductible Tier 2

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|-------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| D1, D2, D3 and E1 | 1 % | 4.88 | 3.10 | 2.02 | 1.39 | 1.02 | 0.80 | 0.66 | 0.56 |
| | 2 | 4.66 | 2.97 | 1.94 | 1.34 | 0.99 | 0.79 | 0.65 | 0.55 |
| | 3 | 4.46 | 2.84 | 1.87 | 1.30 | 0.97 | 0.77 | 0.64 | 0.54 |
| | 4 | 4.28 | 2.73 | 1.80 | 1.26 | 0.95 | 0.76 | 0.63 | 0.54 |
| | 5 | 4.10 | 2.62 | 1.74 | 1.22 | 0.92 | 0.74 | 0.62 | 0.53 |
| | 10 | 3.36 | 2.18 | 1.48 | 1.07 | 0.83 | 0.68 | 0.57 | 0.49 |
| | 15 | 2.82 | 1.86 | 1.29 | 0.96 | 0.76 | 0.63 | 0.53 | 0.46 |
| | 20 | 2.42 | 1.63 | 1.16 | 0.88 | 0.70 | 0.59 | 0.50 | 0.43 |
| | 25 | 2.12 | 1.45 | 1.05 | 0.81 | 0.65 | 0.55 | 0.47 | 0.40 |
| | 30 | 1.89 | 1.31 | 0.96 | 0.75 | 0.61 | 0.51 | 0.44 | 0.38 |
| | 35 | 1.71 | 1.20 | 0.89 | 0.70 | 0.57 | 0.48 | 0.42 | 0.36 |
| | 40 | 1.56 | 1.11 | 0.83 | 0.65 | 0.54 | 0.46 | 0.40 | 0.35 |
| | 45 | 1.44 | 1.03 | 0.77 | 0.61 | 0.51 | 0.43 | 0.38 | 0.33 |
| | 50 | 1.33 | 0.96 | 0.73 | 0.58 | 0.48 | 0.41 | 0.36 | 0.32 |
| | 55 | 1.24 | 0.90 | 0.68 | 0.55 | 0.46 | 0.40 | 0.35 | 0.31 |
| | 60 | 1.16 | 0.85 | 0.65 | 0.52 | 0.44 | 0.38 | 0.34 | 0.29 |
| | 65 | 1.10 | 0.80 | 0.62 | 0.50 | 0.42 | 0.37 | 0.32 | N/A |
| | 70 | 1.04 | 0.76 | 0.59 | 0.48 | 0.41 | 0.35 | N/A | N/A |
| | 75 | 0.98 | 0.72 | 0.56 | 0.46 | 0.39 | N/A | N/A | N/A |
| E2 and E3 | 1 % | 4.69 | 2.98 | 1.95 | 1.34 | 1.00 | 0.80 | 0.68 | 0.59 |
| | 2 | 4.48 | 2.85 | 1.87 | 1.30 | 0.98 | 0.79 | 0.67 | 0.58 |
| | 3 | 4.29 | 2.73 | 1.80 | 1.26 | 0.95 | 0.77 | 0.66 | 0.57 |
| | 4 | 4.11 | 2.62 | 1.74 | 1.23 | 0.93 | 0.76 | 0.65 | 0.57 |
| | 5 | 3.94 | 2.52 | 1.68 | 1.19 | 0.91 | 0.75 | 0.64 | 0.56 |
| | 10 | 3.23 | 2.10 | 1.43 | 1.05 | 0.83 | 0.70 | 0.60 | 0.52 |
| | 15 | 2.71 | 1.80 | 1.26 | 0.95 | 0.77 | 0.65 | 0.56 | 0.49 |
| | 20 | 2.33 | 1.58 | 1.13 | 0.87 | 0.72 | 0.61 | 0.53 | 0.47 |
| | 25 | 2.05 | 1.41 | 1.03 | 0.81 | 0.67 | 0.57 | 0.50 | 0.44 |
| | 30 | 1.83 | 1.28 | 0.96 | 0.76 | 0.63 | 0.54 | 0.48 | 0.42 |
| | 35 | 1.66 | 1.18 | 0.89 | 0.71 | 0.60 | 0.51 | 0.45 | 0.41 |
| | 40 | 1.52 | 1.09 | 0.83 | 0.67 | 0.56 | 0.49 | 0.43 | 0.39 |
| | 45 | 1.41 | 1.02 | 0.78 | 0.63 | 0.54 | 0.47 | 0.42 | 0.38 |
| | 50 | 1.31 | 0.96 | 0.74 | 0.60 | 0.51 | 0.45 | 0.40 | 0.36 |
| | 55 | 1.23 | 0.90 | 0.70 | 0.58 | 0.49 | 0.43 | 0.39 | 0.35 |

| | | | | | | | | | |
|--|----|------|------|------|------|------|------|------|------|
| | 60 | 1.15 | 0.85 | 0.67 | 0.55 | 0.47 | 0.42 | 0.38 | 0.34 |
| | 65 | 1.09 | 0.81 | 0.64 | 0.53 | 0.46 | 0.41 | 0.36 | N/A |
| | 70 | 1.03 | 0.77 | 0.61 | 0.51 | 0.44 | 0.39 | N/A | N/A |
| | 75 | 0.98 | 0.74 | 0.59 | 0.49 | 0.42 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#4 Sub-limit Factors – Deductible Tier 2

| Building Classes | Sub-limit Percentage | Deductibles | | | | | | | |
|------------------|----------------------|-------------|------|------|------|------|------|------|------|
| | | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
| A1 | 1 % | 4.30 | 2.83 | 1.92 | 1.37 | 1.05 | 0.85 | 0.72 | 0.63 |
| | 2 | 4.13 | 2.72 | 1.85 | 1.33 | 1.02 | 0.83 | 0.71 | 0.62 |
| | 3 | 3.96 | 2.62 | 1.79 | 1.29 | 1.00 | 0.82 | 0.70 | 0.61 |
| | 4 | 3.81 | 2.52 | 1.73 | 1.26 | 0.98 | 0.81 | 0.69 | 0.60 |
| | 5 | 3.66 | 2.43 | 1.68 | 1.23 | 0.96 | 0.79 | 0.68 | 0.60 |
| | 10 | 3.04 | 2.05 | 1.45 | 1.09 | 0.88 | 0.74 | 0.64 | 0.56 |
| | 15 | 2.59 | 1.78 | 1.29 | 0.99 | 0.81 | 0.69 | 0.60 | 0.53 |
| | 20 | 2.25 | 1.57 | 1.16 | 0.92 | 0.76 | 0.65 | 0.57 | 0.50 |
| | 25 | 1.99 | 1.42 | 1.07 | 0.85 | 0.71 | 0.61 | 0.54 | 0.48 |
| | 30 | 1.79 | 1.29 | 0.99 | 0.80 | 0.67 | 0.58 | 0.51 | 0.46 |
| | 35 | 1.63 | 1.20 | 0.92 | 0.75 | 0.64 | 0.55 | 0.49 | 0.44 |
| | 40 | 1.50 | 1.11 | 0.87 | 0.71 | 0.60 | 0.53 | 0.47 | 0.42 |
| | 45 | 1.39 | 1.04 | 0.82 | 0.67 | 0.58 | 0.51 | 0.45 | 0.41 |
| | 50 | 1.30 | 0.98 | 0.77 | 0.64 | 0.55 | 0.49 | 0.44 | 0.40 |
| | 55 | 1.22 | 0.92 | 0.74 | 0.61 | 0.53 | 0.47 | 0.42 | 0.38 |
| | 60 | 1.15 | 0.88 | 0.70 | 0.59 | 0.51 | 0.45 | 0.41 | 0.36 |
| | 65 | 1.09 | 0.83 | 0.67 | 0.57 | 0.49 | 0.44 | 0.39 | N/A |
| | 70 | 1.04 | 0.80 | 0.65 | 0.54 | 0.48 | 0.42 | N/A | N/A |
| | 75 | 0.99 | 0.76 | 0.62 | 0.53 | 0.45 | N/A | N/A | N/A |
| B1 and C1 | 1 % | 3.93 | 2.71 | 1.93 | 1.45 | 1.14 | 0.94 | 0.79 | 0.68 |
| | 2 | 3.79 | 2.62 | 1.87 | 1.41 | 1.12 | 0.92 | 0.78 | 0.67 |
| | 3 | 3.65 | 2.53 | 1.82 | 1.37 | 1.09 | 0.91 | 0.77 | 0.66 |
| | 4 | 3.52 | 2.45 | 1.77 | 1.34 | 1.07 | 0.89 | 0.76 | 0.66 |
| | 5 | 3.40 | 2.37 | 1.72 | 1.31 | 1.05 | 0.88 | 0.75 | 0.65 |
| | 10 | 2.88 | 2.04 | 1.52 | 1.18 | 0.96 | 0.81 | 0.70 | 0.60 |
| | 15 | 2.50 | 1.80 | 1.36 | 1.08 | 0.89 | 0.76 | 0.65 | 0.56 |
| | 20 | 2.20 | 1.61 | 1.24 | 1.00 | 0.83 | 0.71 | 0.61 | 0.53 |
| | 25 | 1.97 | 1.47 | 1.14 | 0.93 | 0.78 | 0.66 | 0.57 | 0.50 |
| | 30 | 1.79 | 1.35 | 1.06 | 0.87 | 0.73 | 0.62 | 0.54 | 0.47 |
| | 35 | 1.64 | 1.25 | 0.99 | 0.81 | 0.69 | 0.59 | 0.51 | 0.45 |
| | 40 | 1.52 | 1.16 | 0.93 | 0.76 | 0.65 | 0.56 | 0.49 | 0.43 |
| | 45 | 1.41 | 1.09 | 0.87 | 0.72 | 0.61 | 0.53 | 0.47 | 0.41 |
| | 50 | 1.32 | 1.02 | 0.82 | 0.68 | 0.58 | 0.51 | 0.45 | 0.40 |
| | 55 | 1.24 | 0.96 | 0.78 | 0.65 | 0.56 | 0.49 | 0.43 | 0.38 |
| | 60 | 1.16 | 0.91 | 0.74 | 0.62 | 0.53 | 0.47 | 0.41 | 0.36 |
| | 65 | 1.10 | 0.86 | 0.71 | 0.59 | 0.51 | 0.45 | 0.39 | N/A |
| | 70 | 1.05 | 0.82 | 0.67 | 0.57 | 0.49 | 0.43 | N/A | N/A |
| | 75 | 1.00 | 0.79 | 0.65 | 0.55 | 0.47 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#5 Sub-limit Factors – Deductible Tier 3

| Building | Sub-limit | Deductibles |
|----------|-----------|-------------|
|----------|-----------|-------------|

| Classes | Percentage | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|----------------------|------------|------|------|------|------|------|------|------|------|
| D1, D2, D3 and E1 | 1 % | 3.61 | 2.53 | 1.85 | 1.41 | 1.14 | 0.95 | 0.83 | 0.73 |
| | 2 | 3.48 | 2.45 | 1.79 | 1.38 | 1.11 | 0.94 | 0.82 | 0.72 |
| | 3 | 3.36 | 2.38 | 1.75 | 1.35 | 1.09 | 0.93 | 0.80 | 0.71 |
| | 4 | 3.25 | 2.30 | 1.70 | 1.32 | 1.08 | 0.91 | 0.79 | 0.70 |
| | 5 | 3.14 | 2.23 | 1.66 | 1.29 | 1.06 | 0.90 | 0.78 | 0.69 |
| | 10 | 2.69 | 1.94 | 1.47 | 1.17 | 0.98 | 0.84 | 0.74 | 0.65 |
| | 15 | 2.34 | 1.73 | 1.33 | 1.08 | 0.91 | 0.79 | 0.70 | 0.62 |
| | 20 | 2.08 | 1.56 | 1.23 | 1.01 | 0.86 | 0.75 | 0.66 | 0.58 |
| | 25 | 1.88 | 1.43 | 1.14 | 0.95 | 0.81 | 0.71 | 0.62 | 0.56 |
| | 30 | 1.71 | 1.32 | 1.06 | 0.89 | 0.77 | 0.67 | 0.59 | 0.53 |
| | 35 | 1.58 | 1.23 | 1.00 | 0.84 | 0.73 | 0.64 | 0.57 | 0.51 |
| | 40 | 1.47 | 1.15 | 0.94 | 0.80 | 0.69 | 0.61 | 0.54 | 0.49 |
| | 45 | 1.37 | 1.09 | 0.89 | 0.76 | 0.66 | 0.58 | 0.52 | 0.47 |
| | 50 | 1.29 | 1.03 | 0.85 | 0.72 | 0.63 | 0.56 | 0.50 | 0.45 |
| | 55 | 1.22 | 0.97 | 0.81 | 0.69 | 0.60 | 0.54 | 0.48 | 0.44 |
| | 60 | 1.15 | 0.93 | 0.77 | 0.66 | 0.58 | 0.52 | 0.47 | 0.41 |
| | 65 | 1.10 | 0.88 | 0.74 | 0.64 | 0.56 | 0.50 | 0.44 | N/A |
| | 70 | 1.04 | 0.84 | 0.71 | 0.61 | 0.54 | 0.47 | N/A | N/A |
| | 75 | 1.00 | 0.81 | 0.68 | 0.59 | 0.51 | N/A | N/A | N/A |
| E2 and E3 | 1 % | 3.05 | 2.18 | 1.64 | 1.30 | 1.09 | 0.96 | 0.87 | 0.80 |
| | 2 | 2.94 | 2.12 | 1.60 | 1.27 | 1.08 | 0.95 | 0.86 | 0.80 |
| | 3 | 2.85 | 2.06 | 1.56 | 1.25 | 1.06 | 0.94 | 0.86 | 0.79 |
| | 4 | 2.76 | 2.00 | 1.52 | 1.23 | 1.05 | 0.93 | 0.85 | 0.78 |
| | 5 | 2.67 | 1.94 | 1.49 | 1.21 | 1.04 | 0.92 | 0.84 | 0.78 |
| | 10 | 2.31 | 1.72 | 1.35 | 1.12 | 0.98 | 0.88 | 0.81 | 0.75 |
| | 15 | 2.03 | 1.55 | 1.24 | 1.06 | 0.93 | 0.85 | 0.78 | 0.72 |
| | 20 | 1.83 | 1.42 | 1.16 | 1.00 | 0.89 | 0.82 | 0.75 | 0.69 |
| | 25 | 1.67 | 1.32 | 1.10 | 0.96 | 0.86 | 0.78 | 0.72 | 0.67 |
| | 30 | 1.54 | 1.24 | 1.05 | 0.92 | 0.83 | 0.76 | 0.70 | 0.65 |
| | 35 | 1.44 | 1.17 | 1.00 | 0.88 | 0.80 | 0.73 | 0.67 | 0.63 |
| | 40 | 1.36 | 1.12 | 0.96 | 0.85 | 0.77 | 0.70 | 0.65 | 0.61 |
| | 45 | 1.29 | 1.07 | 0.92 | 0.82 | 0.74 | 0.68 | 0.63 | 0.59 |
| | 50 | 1.23 | 1.02 | 0.88 | 0.79 | 0.72 | 0.66 | 0.62 | 0.58 |
| | 55 | 1.17 | 0.98 | 0.85 | 0.76 | 0.70 | 0.64 | 0.60 | 0.56 |
| | 60 | 1.12 | 0.94 | 0.82 | 0.74 | 0.68 | 0.63 | 0.59 | 0.53 |
| | 65 | 1.08 | 0.91 | 0.80 | 0.72 | 0.66 | 0.61 | 0.56 | N/A |
| | 70 | 1.03 | 0.88 | 0.77 | 0.70 | 0.64 | 0.58 | N/A | N/A |
| | 75 | 1.00 | 0.85 | 0.75 | 0.68 | 0.61 | N/A | N/A | N/A |

Table 75.C.6.a.(5)#6 Sub-limit Factors – Deductible Tier 3