73. CAUSES OF LOSS – EARTHQUAKE FORM

**E.1.a.** Earthquake Loss Costs (Subline Code 930)























|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Bldg. Class | Base Deduct. | Territory 1 Loss Costs | | | | | Territory 2 Loss Costs | | | | |
|  | Bldg. | Personal Property Grade | | | | Bldg. | Personal Property Grade | | | |
|  | 1\* | 2\* | 3\* | 4\* | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5% | 0.007 | 0.011 | 0.005 | 0.005 | 0.004 | 0.042 | 0.035 | 0.025 | 0.023 | 0.021 |
|  | B1 | 5 | 0.006 | 0.011 | 0.005 | 0.005 | 0.004 | 0.032 | 0.031 | 0.023 | 0.021 | 0.019 |
|  | C1 | 5 | 0.008 | 0.012 | 0.006 | 0.006 | 0.005 | 0.039 | 0.033 | 0.027 | 0.025 | 0.022 |
|  | D1 | 5 | 0.009 | 0.013 | 0.007 | 0.007 | 0.006 | 0.048 | 0.039 | 0.033 | 0.030 | 0.027 |
|  | D2 | 5 | 0.009 | 0.013 | 0.007 | 0.007 | 0.006 | 0.048 | 0.039 | 0.033 | 0.030 | 0.027 |
|  | D3 | 5 | 0.011 | 0.013 | 0.009 | 0.008 | 0.007 | 0.056 | 0.043 | 0.038 | 0.034 | 0.031 |
|  | E1 | 5 | 0.009 | 0.013 | 0.007 | 0.007 | 0.006 | 0.048 | 0.039 | 0.032 | 0.030 | 0.027 |
|  | E2 | 5 | 0.017 | 0.016 | 0.013 | 0.011 | 0.010 | 0.089 | 0.066 | 0.058 | 0.053 | 0.048 |
|  | E3 | 5 | 0.019 | 0.018 | 0.014 | 0.013 | 0.012 | 0.099 | 0.072 | 0.064 | 0.059 | 0.053 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Bldg. Class | Base Deduct. | Territory 2A Loss Costs | | | | | Territory 3 Loss Costs | | | | |
|  | Bldg. | Personal Property Grade | | | | Bldg. | Personal Property Grade | | | |
|  | 1\* | 2\* | 3\* | 4\* | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5% | 0.041 | 0.034 | 0.024 | 0.022 | 0.020 | 0.073 | 0.049 | 0.035 | 0.032 | 0.029 |
|  | B1 | 5 | 0.031 | 0.030 | 0.022 | 0.020 | 0.018 | 0.059 | 0.046 | 0.033 | 0.030 | 0.027 |
|  | C1 | 5 | 0.038 | 0.032 | 0.026 | 0.024 | 0.021 | 0.068 | 0.046 | 0.038 | 0.035 | 0.031 |
|  | D1 | 5 | 0.047 | 0.038 | 0.032 | 0.029 | 0.026 | 0.081 | 0.055 | 0.046 | 0.042 | 0.038 |
|  | D2 | 5 | 0.047 | 0.038 | 0.032 | 0.029 | 0.026 | 0.081 | 0.055 | 0.046 | 0.042 | 0.038 |
|  | D3 | 5 | 0.054 | 0.042 | 0.037 | 0.033 | 0.030 | 0.091 | 0.059 | 0.052 | 0.047 | 0.043 |
|  | E1 | 5 | 0.047 | 0.038 | 0.031 | 0.029 | 0.026 | 0.080 | 0.054 | 0.045 | 0.041 | 0.037 |
|  | E2 | 5 | 0.087 | 0.064 | 0.056 | 0.051 | 0.047 | 0.132 | 0.089 | 0.079 | 0.072 | 0.064 |
|  | E3 | 5 | 0.096 | 0.070 | 0.062 | 0.057 | 0.051 | 0.143 | 0.096 | 0.086 | 0.078 | 0.070 |

These territories are assigned to deductible tier as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Territory: 1 | Tier: 1 |
|  |  | Territory: 2, 2A | Tier: 2 |
|  |  | Territories: 3, 3A, 4 | Tier: 3 |

These territories are assigned to height territory group as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Territory: 1 | Group: 1 |
|  |  | Territories: 2, 2A, 3, 3A, 4 | Group: 2 |

\* Personal Property Rate Grade – See Rule **73.D.5**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Bldg. Class | Base Deduct. | Territory 3A Loss Costs | | | | | Territory 4 Loss Costs | | | | |
|  | Bldg. | Personal Property Grade | | | | Bldg. | Personal Property Grade | | | |
|  | 1\* | 2\* | 3\* | 4\* | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5% | 0.019 | 0.013 | 0.009 | 0.008 | 0.007 | 0.098 | 0.062 | 0.044 | 0.040 | 0.036 |
|  | B1 | 5 | 0.015 | 0.012 | 0.008 | 0.008 | 0.007 | 0.083 | 0.059 | 0.042 | 0.039 | 0.035 |
|  | C1 | 5 | 0.018 | 0.012 | 0.010 | 0.009 | 0.008 | 0.093 | 0.058 | 0.048 | 0.043 | 0.039 |
|  | D1 | 5 | 0.021 | 0.014 | 0.012 | 0.011 | 0.010 | 0.109 | 0.068 | 0.057 | 0.052 | 0.047 |
|  | D2 | 5 | 0.021 | 0.014 | 0.012 | 0.011 | 0.010 | 0.109 | 0.068 | 0.057 | 0.052 | 0.047 |
|  | D3 | 5 | 0.024 | 0.015 | 0.014 | 0.012 | 0.011 | 0.121 | 0.073 | 0.064 | 0.058 | 0.053 |
|  | E1 | 5 | 0.021 | 0.014 | 0.012 | 0.011 | 0.009 | 0.108 | 0.067 | 0.056 | 0.051 | 0.046 |
|  | E2 | 5 | 0.035 | 0.023 | 0.021 | 0.019 | 0.017 | 0.168 | 0.110 | 0.097 | 0.089 | 0.080 |
|  | E3 | 5 | 0.038 | 0.025 | 0.023 | 0.021 | 0.018 | 0.179 | 0.119 | 0.106 | 0.096 | 0.086 |

These territories are assigned to deductible tier as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Territory: 1 | Tier: 1 |
|  |  | Territory: 2, 2A | Tier: 2 |
|  |  | Territories: 3, 3A, 4 | Tier: 3 |

These territories are assigned to height territory group as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Territory: 1 | Group: 1 |
|  |  | Territories: 2, 2A, 3, 3A, 4 | Group: 2 |

\* Personal Property Rate Grade – See Rule **73.D.5**