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 | % | 0.001 | 0.001 | 0.001 | 0.001 | 0.001 | 0.009 | 0.014 | 0.007 | 0.006 | 0.005 |
|  | B1 | 5 |  | 0.001 | 0.001 | 0.001 | 0.001 | 0.001 | 0.008 | 0.015 | 0.006 | 0.006 | 0.005 |
|  | C1 | 5 |  | 0.001 | 0.002 | 0.001 | 0.001 | 0.001 | 0.010 | 0.015 | 0.008 | 0.007 | 0.006 |
|  | D1 | 5 |  | 0.001 | 0.002 | 0.001 | 0.001 | 0.001 | 0.012 | 0.015 | 0.009 | 0.008 | 0.007 |
|  | D2 | 5 |  | 0.001 | 0.002 | 0.001 | 0.001 | 0.001 | 0.012 | 0.015 | 0.009 | 0.008 | 0.007 |
|  | D3 | 5 |  | 0.001 | 0.002 | 0.002 | 0.002 | 0.001 | 0.014 | 0.016 | 0.011 | 0.010 | 0.009 |
|  | E1 | 5 |  | 0.001 | 0.002 | 0.001 | 0.001 | 0.001 | 0.010 | 0.014 | 0.008 | 0.007 | 0.006 |
|  | E2 | 5 |  | 0.002 | 0.003 | 0.002 | 0.002 | 0.002 | 0.020 | 0.019 | 0.015 | 0.013 | 0.012 |
|  | E3 | 5 |  | 0.002 | 0.003 | 0.003 | 0.002 | 0.002 | 0.023 | 0.021 | 0.016 | 0.015 | 0.013 |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Bldg. Class | Base Deduct. | | Territory 3 Loss Costs | | | | | Territory 3A Loss Costs | | | | |
|  | Bldg. | Personal Property Grade | | | | Bldg. | Personal Property Grade | | | |
|  | 1\* | 2\* | 3\* | 4\* | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5 | % | 0.049 | 0.053 | 0.025 | 0.023 | 0.021 | 0.015 | 0.017 | 0.008 | 0.007 | 0.006 |
|  | B1 | 5 |  | 0.041 | 0.057 | 0.025 | 0.022 | 0.020 | 0.013 | 0.018 | 0.008 | 0.007 | 0.006 |
|  | C1 | 5 |  | 0.048 | 0.055 | 0.028 | 0.026 | 0.023 | 0.015 | 0.017 | 0.009 | 0.008 | 0.007 |
|  | D1 | 5 |  | 0.054 | 0.054 | 0.032 | 0.029 | 0.026 | 0.017 | 0.017 | 0.010 | 0.009 | 0.008 |
|  | D2 | 5 |  | 0.054 | 0.054 | 0.032 | 0.029 | 0.026 | 0.017 | 0.017 | 0.010 | 0.009 | 0.008 |
|  | D3 | 5 |  | 0.063 | 0.054 | 0.036 | 0.033 | 0.030 | 0.020 | 0.017 | 0.011 | 0.010 | 0.009 |
|  | E1 | 5 |  | 0.052 | 0.055 | 0.030 | 0.028 | 0.025 | 0.016 | 0.017 | 0.009 | 0.009 | 0.008 |
|  | E2 | 5 |  | 0.092 | 0.067 | 0.052 | 0.047 | 0.043 | 0.029 | 0.021 | 0.016 | 0.015 | 0.013 |
|  | E3 | 5 |  | 0.103 | 0.073 | 0.058 | 0.053 | 0.047 | 0.033 | 0.023 | 0.018 | 0.017 | 0.015 |

These territories are assigned to deductible tier as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Territories: 1, 2 | Tier: 1 |
|  |  | Territory: 3, 3A | Tier: 2 |
|  |  | Territories: 4, 5 | Tier: 3 |

These territories are assigned to height territory group as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Territories: 2, 3, 3A | Group: 1 |
|  |  | Territories: 1, 4, 5 | Group: 3 |

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Bldg. Class | Base Deduct. | | Territory 4 Loss Costs | | | | | Territory 5 Loss Costs | | | | |
|  | Bldg. | Personal Property Grade | | | | Bldg. | Personal Property Grade | | | |
|  | 1\* | 2\* | 3\* | 4\* | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5 | % | 0.134 | 0.063 | 0.057 | 0.052 | 0.240 | 0.333 | 0.099 | 0.090 | 0.081 | 0.134 |
|  | B1 | 5 |  | 0.135 | 0.059 | 0.053 | 0.048 | 0.211 | 0.325 | 0.093 | 0.085 | 0.076 | 0.135 |
|  | C1 | 5 |  | 0.132 | 0.067 | 0.061 | 0.055 | 0.232 | 0.321 | 0.106 | 0.096 | 0.087 | 0.132 |
|  | D1 | 5 |  | 0.131 | 0.077 | 0.070 | 0.063 | 0.256 | 0.336 | 0.124 | 0.113 | 0.102 | 0.131 |
|  | D2 | 5 |  | 0.131 | 0.077 | 0.070 | 0.063 | 0.257 | 0.337 | 0.125 | 0.113 | 0.102 | 0.131 |
|  | D3 | 5 |  | 0.132 | 0.088 | 0.080 | 0.072 | 0.281 | 0.320 | 0.143 | 0.130 | 0.117 | 0.132 |
|  | E1 | 5 |  | 0.134 | 0.074 | 0.067 | 0.061 | 0.252 | 0.340 | 0.120 | 0.109 | 0.098 | 0.134 |
|  | E2 | 5 |  | 0.164 | 0.129 | 0.117 | 0.105 | 0.362 | 0.349 | 0.200 | 0.182 | 0.164 | 0.164 |
|  | E3 | 5 |  | 0.178 | 0.141 | 0.129 | 0.116 | 0.383 | 0.347 | 0.216 | 0.196 | 0.177 | 0.178 |

These territories are assigned to deductible tier as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Territories: 1, 2 | Tier: 1 |
|  |  | Territory: 3, 3A | Tier: 2 |
|  |  | Territories: 4, 5 | Tier: 3 |

These territories are assigned to height territory group as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Territories: 2, 3, 3A | Group: 1 |
|  |  | Territories: 1, 4, 5 | Group: 3 |

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