73. CAUSES OF LOSS – EARTHQUAKE FORM

Paragraph D.2.d. is replaced by the following:

D. Rating Procedure

2. Deductibles

d. Earthquake Deductible Options

Deductibles for building and personal property may be increased to a maximum of 40%, subject to application of credits. Multiply the rates at the base deductible by the appropriate factor as shown in Table 73.D.2.d. Refer to the state rates for applicable Deductible Tier.



|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Deductible Tier | Building Classes | Percentage Deductible | | | | | | |
|  | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | 1 | A1 | 0.68 | 0.47 | 0.36 | 0.29 | 0.23 | 0.19 | 0.16 |
|  | 1 | B1 and C1 | 0.69 | 0.49 | 0.37 | 0.29 | 0.23 | 0.19 | 0.15 |
|  | 1 | D1, D2, D3 and E1 | 0.70 | 0.51 | 0.39 | 0.31 | 0.25 | 0.21 | 0.17 |
|  | 1 | E2 and E3 | 0.74 | 0.57 | 0.45 | 0.38 | 0.31 | 0.26 | 0.22 |
|  | 2 | A1 | 0.75 | 0.59 | 0.49 | 0.43 | 0.40 | 0.37 | 0.33 |
|  | 2 | B1 and C1 | 0.77 | 0.61 | 0.50 | 0.43 | 0.39 | 0.34 | 0.30 |
|  | 2 | D1, D2, D3 and E1 | 0.78 | 0.62 | 0.52 | 0.45 | 0.41 | 0.38 | 0.34 |
|  | 2 | E2 and E3 | 0.79 | 0.64 | 0.55 | 0.48 | 0.45 | 0.42 | 0.38 |
|  | 3 | A1 | 0.81 | 0.67 | 0.58 | 0.51 | 0.47 | 0.45 | 0.41 |
|  | 3 | B1 and C1 | 0.82 | 0.69 | 0.60 | 0.53 | 0.48 | 0.45 | 0.40 |
|  | 3 | D1, D2, D3 and E1 | 0.84 | 0.72 | 0.64 | 0.57 | 0.52 | 0.48 | 0.45 |
|  | 3 | E2 and E3 | 0.87 | 0.78 | 0.72 | 0.66 | 0.62 | 0.58 | 0.55 |

Table 73.D.2.d. Earthquake Deductible Options

Paragraph D.3. is replaced by the following:

3. Territory

Refer to Table 73.D.3. to determine the territory applicable to the location of the property being insured.

|  |  |  |
| --- | --- | --- |
|  | ZIP Code | Territory |
|  | Entire State | 1 |

Table 73.D.3. Earthquake Territory

The following is added to Paragraph D.:

7. Sprinklered Risk

The building and personal property loss costs shown in the state rates apply to a non-sprinklered risk. For a sprinklered risk (meaning, a building with an operable sprinkler system in any part of the building), multiply the Earthquake building and personal property rates by a factor of 1.06.

8. Building Height

The building and personal property loss costs shown in the state rates apply to low-rise buildings, meaning buildings of one to three stories. For medium-rise and high-rise buildings, multiply the Earthquake building and personal property rates by a factor from Table 73.D.8. The appropriate factor is determined based on building classification and height territory group. The height territory group is specified for each territory in the state rates.



|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Class | 4 – 7 Stories | | | | 8 Or More Stories | | | |
|  | Group 1 | Group 2 | Group 3 | Group 4 | Group 1 | Group 2 | Group 3 | Group 4 |
|  | A1 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | B1 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |
|  | C1 | 0.80 | 0.89 | 1.00 | 1.03 | 0.71 | 0.84 | 1.00 | 1.00 |
|  | D1 | 0.73 | 0.80 | 1.00 | 0.91 | 0.68 | 0.79 | 1.00 | 1.00 |
|  | D2 | 0.73 | 0.80 | 1.00 | 0.91 | 0.68 | 0.79 | 1.00 | 1.00 |
|  | D3 | 0.78 | 0.88 | 1.00 | 1.13 | 0.71 | 0.84 | 1.00 | 1.27 |
|  | E1 | 0.80 | 0.93 | 1.00 | 1.11 | 0.73 | 0.87 | 1.00 | 1.40 |
|  | E2 | 0.83 | 0.98 | 1.03 | 1.24 | 0.83 | 0.98 | 1.03 | 1.24 |
|  | E3 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 |

Table 73.D.8. Building Height Modification Factors

Paragraph E.1.b. is replaced by the following:

E. Premium Determination

1. Rate Calculations

b. Time Element

Calculate the Earthquake rate for time element coverage using the base rate and time element factors as specified in Rules 50. and 52.

Paragraph H. does not apply.

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 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 x 0.02 ÷ 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 (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 Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 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