73. CAUSES OF LOSS – EARTHQUAKE FORM

**E.1.a.(1)** Class Rated Risks – Earthquake Loss Costs (Subline Code 930)















|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | Territory 1 Loss Costs | | | | | Territory 2 Loss Costs | | | | |
|  | Bldg. | Base | Bldg. | Personal Property Grade | | | | Bldg. | Personal Property Grade | | | |
|  | Class | Deduct. |  | 1\* | 2\* | 3\* | 4\* |  | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5% | 0.002 | 0.003 | 0.001 | 0.001 | 0.001 | 0.013 | 0.019 | 0.009 | 0.008 | 0.007 |
|  | B1 | 5 | 0.001 | 0.003 | 0.001 | 0.001 | 0.001 | 0.010 | 0.019 | 0.008 | 0.008 | 0.007 |
|  | C1 | 5 | 0.002 | 0.003 | 0.002 | 0.001 | 0.001 | 0.013 | 0.020 | 0.010 | 0.009 | 0.008 |
|  | D1 | 5 | 0.002 | 0.003 | 0.002 | 0.002 | 0.001 | 0.015 | 0.020 | 0.011 | 0.010 | 0.009 |
|  | D2 | 5 | 0.002 | 0.003 | 0.002 | 0.002 | 0.002 | 0.015 | 0.020 | 0.012 | 0.010 | 0.009 |
|  | D3 | 5 | 0.002 | 0.003 | 0.002 | 0.002 | 0.002 | 0.018 | 0.020 | 0.014 | 0.012 | 0.011 |
|  | E1 | 5 | 0.002 | 0.003 | 0.002 | 0.002 | 0.001 | 0.014 | 0.020 | 0.011 | 0.010 | 0.009 |
|  | E2 | 5 | 0.004 | 0.005 | 0.004 | 0.003 | 0.003 | 0.031 | 0.030 | 0.023 | 0.021 | 0.019 |
|  | E3 | 5 | 0.005 | 0.005 | 0.004 | 0.004 | 0.003 | 0.036 | 0.033 | 0.026 | 0.024 | 0.021 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | Territory 3 Loss Costs | | | | | Territory 3A Loss Costs | | | | |
|  | Bldg. | Base | Bldg. | Personal Property Grade | | | | Bldg. | Personal Property Grade | | | |
|  | Class | Deduct. |  | 1\* | 2\* | 3\* | 4\* |  | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5% | 0.030 | 0.044 | 0.021 | 0.019 | 0.017 | 0.028 | 0.042 | 0.020 | 0.018 | 0.016 |
|  | B1 | 5 | 0.021 | 0.040 | 0.017 | 0.016 | 0.014 | 0.020 | 0.038 | 0.016 | 0.015 | 0.013 |
|  | C1 | 5 | 0.026 | 0.041 | 0.021 | 0.019 | 0.017 | 0.024 | 0.039 | 0.020 | 0.018 | 0.016 |
|  | D1 | 5 | 0.031 | 0.041 | 0.024 | 0.022 | 0.020 | 0.029 | 0.039 | 0.023 | 0.021 | 0.019 |
|  | D2 | 5 | 0.031 | 0.042 | 0.024 | 0.022 | 0.020 | 0.029 | 0.040 | 0.023 | 0.021 | 0.019 |
|  | D3 | 5 | 0.038 | 0.044 | 0.029 | 0.026 | 0.024 | 0.036 | 0.042 | 0.027 | 0.024 | 0.023 |
|  | E1 | 5 | 0.031 | 0.043 | 0.024 | 0.022 | 0.020 | 0.029 | 0.041 | 0.023 | 0.021 | 0.019 |
|  | E2 | 5 | 0.073 | 0.068 | 0.053 | 0.049 | 0.044 | 0.069 | 0.065 | 0.050 | 0.046 | 0.042 |
|  | E3 | 5 | 0.082 | 0.075 | 0.059 | 0.054 | 0.049 | 0.078 | 0.071 | 0.056 | 0.051 | 0.046 |

These territories are assigned to deductible tier as follows:

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

These territories are assigned to height territory group as follows:

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

\*Personal PropertyRate Grade – See Rule **73.D.5.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | Territory 3B Loss Costs | | | | | Territory 4 Loss Costs | | | | |
|  | Bldg. | Base | Bldg. | Personal Property Grade | | | | Bldg. | Personal Property Grade | | | |
|  | Class | Deduct. |  | 1\* | 2\* | 3\* | 4\* |  | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5% | 0.024 | 0.036 | 0.017 | 0.015 | 0.013 | 0.108 | 0.149 | 0.070 | 0.064 | 0.057 |
|  | B1 | 5 | 0.017 | 0.032 | 0.013 | 0.013 | 0.011 | 0.076 | 0.135 | 0.059 | 0.054 | 0.048 |
|  | C1 | 5 | 0.021 | 0.033 | 0.017 | 0.015 | 0.013 | 0.093 | 0.139 | 0.071 | 0.065 | 0.058 |
|  | D1 | 5 | 0.025 | 0.033 | 0.019 | 0.018 | 0.016 | 0.109 | 0.138 | 0.081 | 0.073 | 0.066 |
|  | D2 | 5 | 0.025 | 0.034 | 0.019 | 0.018 | 0.016 | 0.109 | 0.139 | 0.081 | 0.074 | 0.066 |
|  | D3 | 5 | 0.031 | 0.036 | 0.023 | 0.021 | 0.019 | 0.132 | 0.144 | 0.096 | 0.087 | 0.079 |
|  | E1 | 5 | 0.025 | 0.035 | 0.019 | 0.018 | 0.016 | 0.108 | 0.145 | 0.081 | 0.073 | 0.066 |
|  | E2 | 5 | 0.059 | 0.055 | 0.043 | 0.040 | 0.036 | 0.249 | 0.218 | 0.171 | 0.155 | 0.140 |
|  | E3 | 5 | 0.067 | 0.061 | 0.048 | 0.044 | 0.040 | 0.281 | 0.239 | 0.189 | 0.172 | 0.155 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  | Territory 4A Loss Costs | | | | |
|  | Bldg. | Base | Bldg. | Personal Property Grade | | | |
|  | Class | Deduct. |  | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5% | 0.019 | 0.027 | 0.012 | 0.011 | 0.010 |
|  | B1 | 5 | 0.013 | 0.024 | 0.010 | 0.009 | 0.008 |
|  | C1 | 5 | 0.017 | 0.025 | 0.013 | 0.011 | 0.010 |
|  | D1 | 5 | 0.020 | 0.025 | 0.014 | 0.013 | 0.012 |
|  | D2 | 5 | 0.020 | 0.025 | 0.014 | 0.013 | 0.012 |
|  | D3 | 5 | 0.024 | 0.026 | 0.017 | 0.015 | 0.014 |
|  | E1 | 5 | 0.019 | 0.026 | 0.014 | 0.013 | 0.012 |
|  | E2 | 5 | 0.045 | 0.040 | 0.031 | 0.028 | 0.025 |
|  | E3 | 5 | 0.051 | 0.043 | 0.034 | 0.031 | 0.028 |

These territories are assigned to deductible tier as follows:

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

These territories are assigned to height territory group as follows:

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

\*Personal PropertyRate Grade – See Rule **73.D.5.**