

RULES – IMPLEMENTATION

FEBRUARY 27, 2024

COMMERCIAL PROPERTY

LI-CF-2024-011

## VERMONT COMMERCIAL PROPERTY EARTHQUAKE RULES REVISIONS TO BE IMPLEMENTED

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### KEY MESSAGE

We are implementing revisions to state specific rules and territories as a result of a related review of Earthquake loss costs.

**Filing ID:** [CF-2023-RDEQR](#)

**Effective Date:** 3/1/2025

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### BACKGROUND

In circulars [LI-CF-2022-074](#) and [LI-CF-2023-051](#), we submitted filings CF-2022-REQRU and CF-2023-REQRU in most jurisdictions to provide earthquake coverage enhancements.

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### INSURANCE DEPARTMENT ACTION

The Vermont Department of Insurance has acknowledged filing CF-2023-RDEQR.

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### ISO ACTION

We are implementing CF-2023-RDEQR in Vermont, which applies the aforementioned revisions to multistate earthquake rules. Revisions are being made to the flat-dollar deductible options for earthquake/volcanic, and rating provisions for buildings having a soft story (Sub-Limit Form) are added. We are also revising Vermont earthquake rules exceptions and territories as a result of a related review of Earthquake loss costs.

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

*For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.*

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### EFFECTIVE DATE

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies written on or after March 1, 2025.

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## COMPANY ACTION

If you have authorized us to file on your behalf and decide:

To use our revision and effective date, you are not required to file anything with the Insurance Department.

To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

For guidance on submission requirements, consult the ISO State Filing Handbook.

WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON JANUARY 30, 2025. IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Filing Number [CF-2023-RDEQR](#) and SERFF Tracking Number [ISOF-133994725](#), NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

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## RATING SOFTWARE IMPACT

New attributes being introduced with this revision:

- A new code is being introduced.
- Factors are being introduced and revised.
- Current Factors are being withdrawn.
- An existing rating formula is being rewritten.
- New calculations are being introduced; and
- Additional information will be required from the policyholder to complete a rating calculation.

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## IMPACT ON STATISTICAL REPORTING

Statistical Plan Holders circular [SP-EQ-2022-001](#), entitled "Earthquake Coding Established", dated August 16, 2022, announced the establishment of Earthquake (EQ) Revised Building Classifications and Construction Codes as well as the establishment of a Soft Story Indicator in the Earthquake module of the CSP and CSP-i.

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## POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2023-005](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

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## REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 3-25 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

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## RELATED LOSS COSTS REVISION

We are announcing in a separate circular the implementation of a corresponding loss costs revision. Please refer to the Reference(s) block for identification of that circular.

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## REFERENCE(S)

- [LI-CF-2024-012](#) (02/27/2024) Vermont Commercial Property Earthquake Loss Cost Revision To Be Implemented
  - [LI-CF-2023-051](#) (04/27/2023) Commercial Property Multistate Earthquake Rules Revision Being Submitted
  - [SP-EQ-2022-001](#) (08/16/2022) Earthquake Coding Established
  - [LI-CF-2022-074](#) (08/10/2022) Commercial Property Multistate Rules Revision Being Submitted
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## [ATTACHMENT\(S\)](#)

Filing [CF-2023-RDEQR](#)

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## 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.

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## 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.

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## 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, Eliezer Blum, am an Actuarial Consultant 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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Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

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- Other issues for this circular, please contact Customer Support:

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Phone: 800-888-4476

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# Vermont Earthquake/Volcanic Eruption Rules Revision: Revision Of Earthquake Territories, Multistate Rules

## About This Filing

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This filing revises the multistate rules in Division Five - Commercial Property of the ISO Commercial Lines Manual (CLM) to reflect various enhancements pertaining to Earthquake coverage. This includes the addition of Earthquake/Volcanic Eruption Coverage rating provisions for buildings having a soft story (Sub-Limit Form) and other editorial changes (Full and Sub-Limit Forms).

In addition, we are revising state specific rules and territories as a result of a related review of Earthquake loss costs.

The enhancements, including revised rating factors, are based on the Earthquake Model (Touchstone Version 8.2.0) from Verisk Extreme Events Solutions, formerly AIR Worldwide.

## Multistate Revised Rules And Tables

We are revising the following rules:

- ◆ Rule 73. Causes Of Loss – Earthquake Form
- ◆ Rule 75. Earthquake And Volcanic Eruption Endorsement (Sub-Limit Form)
- ◆ Table 73. Earthquake Deductible Options
- ◆ Table 75. Sub-limit Factors

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

## Revised State Exceptions

We are revising the following state exceptions:

- ◆ Rule A1. Building Code Effectiveness Grading
- ◆ Rule 73. Causes of Loss - Earthquake Form
- ◆ 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. For the purposes of this filing, asterisks (\*\*\*) indicate undisplayed text that remains unchanged with this filing.

## Withdrawn State Exceptions

We are withdrawing the Vermont territory section (CF-T pages).

## Related Filing(s)

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The following companion filing is being filed with a concurrent effective date:

- ◆ CF-2023-REQL1 (Loss Costs)

## Explanation of Multistate Changes

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### **Rule 73. Causes Of Loss – Earthquake Form**

This rule is revised as follows:

- ◆ Paragraph 73.D.1 has been amended to combine paragraph 73.D.1.a and 73.D.1.b into 73.D.1. Risk Classification. As a result, paragraph 73.D.1.a and 73.D.1.b have been deleted in its entirety.
- ◆ Paragraph 73.D.2.a. is amended to indicate that all rates for property damage coverage are based on a base deductible percentage in lieu of a mandatory deductible percentage.
- ◆ Paragraph 73.D.2.d is revised to reference "personal property" in lieu of "contents"
- ◆ Paragraph 73.D.4.a. Building classification for completed buildings is streamlined to reflect new Earthquake CSP Construction Class Codes and definitions that reflect construction materials and types of structures with earthquake vulnerability. See section on Building Classification Definition Revision (D-8 through D-10) in Actuarial Support.
  - Paragraph 73.D.4.a.(1) is amended to include a new Earthquake CSP Construction Class Code of A1 for buildings of wood frame or frame stucco buildings excluding those that have concrete supported floors and/or some walls of unit masonry or concrete.
  - Paragraph 73.D.4.a.(2) is amended to include a new Earthquake CSP Construction Class Code of B1 for all-metal buildings noting that wood or cement asbestos are acceptable alternatives to metal roofing and/or siding.
  - Paragraph 73.D.4.a.(3) is amended to include a new Earthquake CSP Construction Class Code of C1 for all steel frame buildings with description

of buildings with a complete steel frame carrying all loads with floors and roofs of any material and with walls of any non-loadbearing material.

- Paragraph 73.D.4.a.(4) is amended to include new Earthquake CSP Construction Class Codes for reinforced concrete buildings, combined reinforced concrete and structural steel buildings as follows:

- ◇ Earthquake CSP Construction Class Code D1 is provided for buildings having all vertical loads carried by a structural system consisting of one or a combination of the following:

1. Poured-in-place reinforced concrete frame;
2. Poured-in-place reinforced concrete interior and/or exterior walls;
3. Partial structural steel frame with 1. and/or 2.

Floors and roofs must be of poured-in place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over three stories.

- ◇ Earthquake CSP Construction Class Code D2 is provided for buildings having a reinforced concrete frame or combined reinforced concrete and structural steel frame. Floors and roofs may be of any material while exterior and interior walls may be of any non-loadbearing materials.

- ◇ Earthquake CSP Construction Class Code D3 is provided for buildings having:

1. Partial or complete load carrying system of precast concrete; and/or
2. Reinforced concrete lift-slab floors and/or roofs; and
3. Otherwise qualifying for Class D1 and D2.

- Paragraph 73.D.4.a.(5) is amended to include new Earthquake CSP Construction Class Codes for concrete brick or block buildings as follows:

- ◇ Earthquake CSP Construction Class Code E1 is provided for buildings having load-bearing exterior walls of:

1. Reinforced brick masonry; and/or
2. Reinforced hollow concrete block masonry.

- ◇ Earthquake CSP Construction Class Code E2 is provided for buildings having load-bearing walls of unreinforced brick, other unreinforced solid unit masonry, hollow tile or other hollow unit masonry construction and cavity wall construction. Floors and roofs may be of any material.

- ◇ Earthquake CSP Construction Class Code E3 is provided for buildings having load-bearing walls of adobe. Also included are buildings not covered by any other class.

- ◆ Paragraph 73.D.4.b. is revised to instruct on the Cause of Loss Earthquake for all buildings and special structures in course of construction with an exception for C1, D1 and E1.



- ◆ Paragraph 73.D.4.c. is amended to indicate that all rates for property damage coverage are based on a base deductible percentage in lieu of a mandatory deductible percentage.
- ◆ Table 73.D.4.c. Class 7 – Special Structures is revised for each structure type to map the Equivalent Building Class to the new Earthquake CSP Construction Class Codes noted above. Additionally, for many of the structure types, a new Base Deductible percentage is provided in lieu of the prior mandatory deductible percentage. Table 73.D.4.c. Class 7 – Special Structures, Radio and TV towers (steel) item 5.c. Not over 75 feet in height located on buildings is revised by referencing the building class and building deductible.
- ◆ Paragraph 73.D.4.d. is amended as respects reference to the Masonry Veneer Limitation of the Earthquake And Volcanic Eruption Coverage With Percentage Deductible Form, CP 10 40, to reinforce that it excludes loss to exterior masonry veneer on wood frame walls but includes stucco on wood frame walls.
- ◆ Table 73.D.4.d. Masonry Veneer Coverage Factors is amended to include two (2) new ranges for Percentage Of Total Exterior Wall Areas Faced With Masonry Veneer in lieu of three (3) ranges and new factors are provided for each new range. See section on Masonry Veneer Buyback Coverage (D-22) in Actuarial Support.
- ◆ Paragraph 73.D.5. has been amended to delete use of Table 73.F. Personal Property Index - Earthquake Insurance Rate Grade and replace this table with four (4) new Earthquake Content Grades that are based on varying susceptibility to damage by earthquake.
- ◆ Paragraph 73.E.1.a.(1) has been revised to remove its subject to reflect the change made to paragraph 73.D.1.a. and 73.D.1.b. As a result, paragraph 73.E.1.a.(2) has been removed.
- ◆ Paragraph 73.E.1.a.(3) has been amended to delete in its entirety the factor previously applied to rate buildings with a roof tank for the Cause Of Loss - Earthquake And Volcanic Eruption and add a new provision for the application of rating factors as respects Soft Story for the rating of Cause Of Loss - Earthquake And Volcanic Eruption.
- ◆ Table 73.E.1.a.(2) Soft Story Modification Factor has been added to introduce Soft Story Modification Factors that can be used in the rating of Cause Of Loss - Earthquake And Volcanic Eruption to accommodate the increase in earthquake vulnerability of both building and contents for buildings with soft story construction. See section on Soft Story Modification Factor (D-21) in Actuarial Support.
- ◆ Table 73.E.1.b. Story Modification Factors is revised to reflect that the Earthquake rate factor for time element coverage does not vary by the number

of building stories. See section on Height Relativity Factors for Time Element (D-23) in Actuarial Support.

- ◆ Paragraph 73.F. Personal Property Index - Earthquake Insurance which solely presented Table 73.F. Personal Property Index – Earthquake Insurance has been deleted in its entirety.
- ◆ The paragraph previously designated 73.G. has been renamed as Paragraph 73.F.
- ◆ The paragraph previously designated 73.H. has been renamed as Paragraph 73.G.
- ◆ Information concerning development of the rate modifications factors is provided in the attached Actuarial Memorandum.

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

This rule is revised as follows:

- ◆ 75.C.6.a.(1) is revised to reference Rule 73.D.1 in lieu of Rule 73.D.4 to determine Earthquake Building Classification and to include reference to Rule 73.D.5. to obtain personal rate grade.
- ◆ 75.C.6.a.(4) is revised to reference "personal property" in lieu of "contents" and to include reference to personal property rate grade in selection of loss costs for personal property, if applicable.
- ◆ 75.C.6.b.(1) is replaced with instruction to select the earthquake building and/or personal property Earthquake Coverage loss cost.
- ◆ 75.C.6.b.(2) is revised to reference height territory group in lieu of deductible tier to determine the appropriate factor from Table 73.D.8. in the state exceptions.
- ◆ Paragraph 75.C.6.b.(3) is revised to further reinforce the application of the sprinkler factor to the result from Paragraph (1) or Paragraph 2 as applicable.
- ◆ Paragraph 75.C.6.b.(4) is revised to further reinforce the application of the masonry veneer factor to the result from Paragraph (1) or Paragraph (2) or (3) as applicable.
- ◆ Paragraph 75.C.6.b.(5) is replaced in its entirety to remove the roof tank adjustment factor previously referenced in the rating of Cause Of Loss - Earthquake And Volcanic Eruption and now references the soft-story factors in Table 73.E.1.a.(2) Soft-story Modification Factors that can be used in the rating of Cause of Loss – Earthquake and Volcanic Eruption with a sub-limit endorsement.

- ◆ Paragraph 75.C.6.b.(6) is added to align with the revisions made to Rule 75.C.6.b.(1). The order in determining the earthquake and volcanic eruption sub-limit coverage rate is changed by applying the deductible/sub-limit factor after all other applicable rating factors in preceding paragraphs, instead of prior to. As the factors are all multiplicative, this does not affect the result.
- ◆ Paragraph 75.C.6.d.(5) is revised to reference the applicable result from Rules 75.C.6.b.(1) to Rule 75.C.6.b.(5) in determining the property damage sub-limit blanket coverage rate and is also revised to reference Rule 75.C.6.c.(2) for time element, in lieu of having to refer to Rule 73.
- ◆ Numerous editorial changes were made to this rule.

### Table 73. Earthquake Deductible Options

- ◆ Earthquake Deductible Factors are updated based on Verisk Extreme Events Solutions' Earthquake Model. See section on Earthquake Deductible Options (D-15 through D-17) in Actuarial Support.

### Table 75. Sub-limit Factors

- ◆ Earthquake Sub-limit Factors are updated based on Verisk Extreme Events Solutions' Earthquake Model. See section on Earthquake Deductible Options (D-15 through D-17) in Actuarial Support.

## Explanation of State Changes

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We are making corresponding changes to the following state exceptions. Since we are now introducing the latest ISO Commercial Property multistate rules program in Vermont, we are revising various state exceptions as detailed below.

### Rule A1. Building Code Effectiveness Grading

Table A1.E.1.b. Earthquake Factors is revised to account for the inclusion of Building Code Effectiveness Grading Score (BCEGS) classification in the AIR Earthquake Model. See section on Building Code Effectiveness Grading Earthquake Factors (D-20) in Actuarial Support.

### Rule 73. Causes of Loss - Earthquake Form

This rule is revised as follows:

- ◆ Paragraph 73.D.2.d is revised to reference "personal property" in lieu of "contents".
- ◆ Table 73.D.2.d. Earthquake Deductible Options is revised to provide new Building Classes based on the new Earthquake CSP Construction Class Codes mentioned in the multistate rules filing. See section on Building

Classification Definition Revision (D-8 through D-10) and Earthquake Deductible Options (D-12 through D-14) in Actuarial Support.

- ◆ Paragraph 73.D.2.e. is removed to align with the inclusion of this rule in the multistate rules in Division Five - Commercial Property of the ISO Commercial Lines Manual.
- ◆ Paragraph 73.D.3. Territory is being added to map Entire State ZIP codes onto Territory 1 due to changes in the number of territories from multiple territories to one (1) territory. Table 73.D.3. Earthquake Territories is newly added.
- ◆ Paragraph 73.D.7. is revised to reference "personal property" in lieu of "contents".
- ◆ Paragraph 73.D.8. Building Height is being revised to reference "personal property" in lieu of "contents; and to indicate that building height modification factors are based on a height territory group in lieu of a deductible tier.
- ◆ Table 73.D.8. Building Height Modification Factors is revised to vary building height modification factors by the number of stories, reflect the new Earthquake CSP Construction Class Code, and height territory group. See section on Building Height Modification Factors (D-18 through D-19) in Actuarial Support.
- ◆ Editorial revisions include:
  - Reference to building stories 1-3 in paragraph 73.D.8. is written in words in lieu of numerals.

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

- ◆ Paragraph 75.C.6.a.(1) is revised to reference Rule 73.D.1 in lieu of Rule 73.D.4 to determine Earthquake Building Classification and to include reference to Rule 73.D.5. to obtain personal rate grade.
- ◆ Paragraph 75.C.6.a.(2) is revised to reflect Table 73.D.3. Earthquake Territories in lieu of Vermont territory section (CF-T pages) to determine the territory applicable to the location of the property being insured.
- ◆ Paragraph 75.C.6.a.(4) is revised to reference "personal property" in lieu of "contents" and to include reference to personal property rate grade in selection of loss costs for personal property, if applicable.
- ◆ All tables of Table 75.C.6.a.(5) Sub-Limit Factors are revised to reflect updated factors based on new Building Classes due to the revised Earthquake CSP Construction Class Codes. See section on Earthquake Deductible Options (D-12 through D-14) in Actuarial Support.

- ◆ Paragraph 75.C.6.a.(6) is added to align with the multistate rules in Division Five - Commercial Property of the ISO Commercial Lines Manual.
- ◆ Editorial revisions include:
  - Leading zeros are added to the decimal values used in the rate determination calculation under paragraphs 75.C.6.a.(5).(c). to 75.C.6.a.(5).(g).
  - The table format for table 75.C.6.a.(5). Sub-Limit Factors is updated by removing the table title.

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### 73. CAUSES OF LOSS – EARTHQUAKE FORM

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#### A. Description Of Covered Causes Of Loss

This insurance provides coverage for loss by earthquake and volcanic eruption, explosion or effusion.

#### B. Forms

1. Use Earthquake And Volcanic Eruption Coverage With Percentage Deductible Endorsement **CP 10 40** or Earthquake And Volcanic Eruption Coverage With Flat-dollar Deductible Endorsement **CP 10 28**.

These endorsements include an option for limiting coverage to "Earthquake – Sprinkler Leakage Only". The option is made applicable by appropriate entry in the Schedule or Declarations. Refer to Rule **74.F.** in the multistate and state sections of this manual for more information on this option.

(For information on writing Earthquake And Volcanic Eruption Coverage on a sub-limit basis, subject to an annual aggregate limit, refer to Rule **75**.)

2. Use Earthquake Inception Extension Endorsement **CP 10 41** when simplified forms replace non-simplified forms and non-simplified forms include Earthquake Coverage.

#### C. Rules

##### 1. Specific Insurance

- a. The Limit of Insurance for Earthquake must be the same as the Limit of Insurance for other causes of loss.
- b. For policies containing more than one item, Earthquake Coverage may apply to any or all items. Clearly identify in the Schedule or Declarations the items to which Earthquake Coverage applies.

##### 2. Blanket Insurance

When Earthquake Coverage does not apply to all buildings or personal property included in a blanket item:

- a. Designate in the Schedule or Declarations the specific building(s) or personal property to which the coverage applies.
- b. Show the Earthquake Coverage Limit of Insurance for the designated building(s) or personal property item(s).

#### D. Rating Procedure

##### 1. Risk Classification

###### ~~a. Class Rated Risks~~

~~Refer to Paragraph D.4. to obtain the building classification description. If after reference to Paragraph D.4. a building classification is not obtained, a classification may be determined as follows:~~

~~A request for determination of building classification may be submitted to ISO with a complete set of certified construction drawings, specifications and available soil report from the design professional and contractor indicating the design standards and the building construction inspection program to be utilized.~~

###### ~~b. Specifically Evaluated Risks~~

~~A request for determination of the building classification may be submitted to ISO with a complete set of certified construction drawings, specifications, and available soil reports from the design professional and contractor indicating the design standards and the Building Construction Inspection program to be utilized.~~

##### 2. Deductibles

###### a. General Information

All rates for property damage coverage are based on a ~~basemandatory~~ deductible percentage. The ~~basemandatory~~ deductible percentages are shown in the ~~sState r~~Rates. Refer to Paragraph **D.2.d.** for information on higher percentage deductibles.

Percentage deductibles are accommodated under Endorsement **CP 10 40**.

###### (1) Specific Insurance

The dollar amount of the deductible will be equal to a percentage of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

###### (2) Blanket Insurance

The dollar amount of the deductible will be equal to a percentage of the value(s) of the property that has sustained loss or damage. The values to be used are those shown in the most recent Statement of Values on file with the company.

**(3) Value Reporting Forms And Builders Risk Insurance**

For value reporting forms, the calculation of the deductible amount is based on reported values. There are variations for the situation where loss occurs prior to the first report, and for reports of value which show less than full values. If coverage is written blanket under a reporting form, the basis of the calculation is value at time of loss.

For builders risk insurance, the calculation of the deductible amount is based on value at time of loss.

**(4) Newly Acquired Or Constructed Property**

When property is covered under the Coverage Extension for Newly Acquired or Constructed Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Declarations for any described premises.

**b. Application**

The deductible is calculated separately for, and applies separately to:

- (1) Each building, if two or more buildings sustain loss or damage;
- (2) The building and to personal property in that building, if both sustain loss or damage;
- (3) Personal property at each building, if personal property at two or more buildings sustains loss or damage;
- (4) Personal property in the open.

**c. Statement Of Values**

The Statement of Values for a blanket policy should contain sufficient detail – value of each building, value of personal property at each building, value of personal property in the open – to complement the procedure set forth in the endorsements.

**d. Earthquake Deductible Options**

Deductibles for building and ~~personal property contents~~ 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. Earthquake Deductible Options** in the state exceptions. Refer to the State Rates for the applicable Deductible Tier.

Refer to Paragraph **D.2.f.** for Flat-dollar deductibles as an alternative to percentage deductibles.

**e. Minimum Deductible – Steel Frame Of Building In Course Of Construction**

Policies covering exclusively on the steel frame of a building, while in the course of construction, may have a minimum deductible of 2%. There is no rate modification factor for the 2% deductible.

**f. Flat-dollar Deductibles**

Flat-dollar deductibles are accommodated under Endorsement **CP 10 28**.

**(1) Deductible Amounts**

Deductibles range from \$500 to \$1,000,000. Rate modification factors at each deductible amount vary based on deductible tier, building class and total property value.

The total property value is the sum of the 100% values of the building and business personal property in that building and property in the open, if such coverages apply. (Exception: If the deductible is written to apply once per occurrence at a multi-building location, then the "total property value" look-up for **each** building at that location is the **combined** total property value of all buildings at the location, including business personal property in those buildings and property in the open if such coverages apply.)

**(2) Application Of Deductibles**

In each occurrence of loss, the deductible applies separately to each location. If the Schedule shows a deductible for a particular building, then that building is considered to be a separate location with respect to application of the deductible.

**(3) Flat-dollar Deductible Tables**

Multiply the rates by the appropriate factor as shown in the tables for Rule **73**. in the section of this manual titled Earthquake Flat Deductible Rating.

**3. Territory**

Refer to the territory section for ZIP eCode-based territory definitions to determine the territory applicable to the location of the property being insured.

**4. Building Classification**

In cases of mixed construction where two or more types of construction each represent 10% or more of the total area of the building, apply the class which produces the highest rate.



Building classifications are as follows (any building which fully qualifies under more than one definition should be placed in the lower numbered classification):

**a. Completed Buildings**

**(1) Wood Frame Buildings**

~~Excluded are structures which are classified for fire as wood frame but have concrete supported floors and/or some walls of unit masonry or concrete.~~

~~Class 1C~~

~~Habitational~~

~~Wood frame and frame stucco habitational buildings which do not exceed two stories in height, regardless of area.~~

~~Non-Habitational~~

~~Wood frame and frame stucco buildings which are three stories or less in height and 3,000 square feet or less in ground floor area.~~

~~Class 1D~~

~~Wood frame and frame stucco buildings not qualifying under Class 1C.~~

**Class A1**

Wood frame or frame stucco buildings. Excluded are structures which are classified for fire as wood frame but have concrete-supported floors and/or some walls of unit masonry or concrete.

**(2) All-metal Buildings**

~~Class 2A~~

~~All-metal buildings which are one story in height and 20,000 square feet or less in ground floor area. Wood or cement-asbestos are acceptable alternatives to metal roofing and/or siding.~~

~~Class 2B~~

~~**Buildings which would qualify as Class 2A except for exceeding area or height limitations.****Class B1**~~

~~All-metal buildings. Wood or cement-asbestos are acceptable alternatives to metal roofing and/or siding.~~

**(3) Steel Frame Buildings**

~~Class 3A~~

~~Buildings with a complete steel frame carrying all loads. Floors and roofs must be of poured-in-place reinforced concrete or of concrete fill on metal decking welded to the steel frame (open web steel joists excluded). Exterior walls must be non-load-bearing and of poured-in-place reinforced concrete or of reinforced unit masonry. Buildings having column-free areas greater than 2,500 sq. ft. (such as auditoriums, theaters, public halls, etc.) do not qualify.~~

~~Class 3B~~

~~Buildings with a complete steel frame carrying all loads. Floors and roofs must be of poured-in-place reinforced concrete or metal, or any combination thereof, except that roofs on buildings over three stories may be of any material. Exterior and interior walls may be of any non-load-bearing material.~~

~~Class 3C~~

~~Buildings having a complete steel frame with floors and roofs of any material (such as wood joist on steel beams) and with walls of any non-load-bearing materials.~~

**Class C1**

Buildings with a complete steel frame carrying all loads with floors and roofs of any material and with walls of any non-loadbearing materials.

**(4) Reinforced Concrete Buildings, Combined Reinforced Concrete And Structural Steel Buildings**

Class 4A and 4B buildings must have all vertical loads carried by a structural system consisting of one or a combination of the following:

\_\_\_\_\_ **(a)** Poured-in-place reinforced concrete frame;

\_\_\_\_\_ **(b)** Poured-in-place reinforced concrete bearing walls;

\_\_\_\_\_ **(c)** Partial structural steel frame with **(a)** and/or **(b)**.

Floors and roofs must be of poured-in-place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over three stories.

Class 4A

~~Buildings with a structural system as defined above with poured-in-place reinforced concrete exterior walls or reinforced unit masonry exterior walls. Not qualifying are buildings having column-free areas greater than 2,500 sq. ft. (such as auditoriums, theaters, public halls, etc.).~~

~~Class 4B~~

~~Buildings having a structural system as defined above with exterior and interior non-load-bearing walls of any material.~~

~~Class 4C~~

~~Buildings having:~~

- ~~\_\_\_\_\_ (a) Partial or complete load-carrying system of precast concrete; and/or~~
- ~~\_\_\_\_\_ (b) Reinforced concrete lift-slab floors and/or roofs; and~~
- ~~\_\_\_\_\_ (c) Otherwise qualifying for Class 4A and 4B.~~

~~Class 4D~~

~~**Buildings having a reinforced concrete frame, or combined reinforced concrete and structural steel frame. Floors and roofs may be of any material (such as wood joist on reinforced concrete beams) while walls may be of any non-load-bearing materials.**~~

~~(a) Class D1~~

~~Buildings having all vertical loads carried by a structural system consisting of one or a combination of the following:~~

- ~~\_\_\_\_\_ (i) Poured-in-place reinforced concrete frame.~~
- ~~\_\_\_\_\_ (ii) Poured-in-place reinforced concrete interior and/or exterior walls.~~
- ~~\_\_\_\_\_ (iii) Partial structural steel frame with Paragraph D.4.a.(4)(a)(i) and/or D.4.a.(4)(a)(ii).~~

~~Floors and roofs must be of poured-in-place reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over three stories.~~

~~(b) Class D2~~

~~Buildings having a reinforced concrete frame or combined reinforced concrete and structural steel frame. Floors and roofs may be of any material, while exterior and interior walls may be of any non-loadbearing materials.~~

~~(c) Class D3~~

~~Buildings having:~~

- ~~\_\_\_\_\_ (i) Partial or complete load-carrying system of precast concrete; and/or~~
- ~~\_\_\_\_\_ (ii) Reinforced concrete lift-slab floors and/or roofs; and~~
- ~~\_\_\_\_\_ (iii) Otherwise qualifying for Classes D1 and D2.~~

**(5) Concrete Brick Or Block Buildings**

~~Class 5A~~

~~One-story buildings having load-bearing exterior walls of:~~

- ~~\_\_\_\_\_ (a) Poured-in-place reinforced concrete; and/or~~
- ~~\_\_\_\_\_ (b) Precast reinforced concrete; and/or~~
- ~~\_\_\_\_\_ (c) Reinforced brick masonry; and/or~~
- ~~\_\_\_\_\_ (d) Reinforced hollow concrete block masonry.~~

~~Roofs and supported floors of wood or metal assemblies.~~

~~Class 5AA~~

~~Buildings of any height, with floors and/or roofs which may be of any material otherwise qualifying for Class 5A.~~

~~Class 5B~~

~~Buildings having load-bearing walls of unreinforced brick or other unreinforced solid unit masonry, excluding adobe. Floors and roofs may be of any material.~~

~~Class 5C~~

~~Buildings having load-bearing walls of hollow tile or other hollow unit masonry construction, adobe, and cavity wall construction. Also included are buildings not covered by any other class.~~

**(a) Class E1**

Buildings having load-bearing exterior walls of:

- (i) Reinforced brick masonry; and/or
- (ii) Reinforced hollow concrete block masonry.

**(b) Class E2**

Buildings having load-bearing walls of unreinforced brick, other unreinforced solid unit masonry, hollow tile or other hollow unit masonry construction and cavity wall construction. Floors and roofs may be of any material.

**(c) Class E3**

Buildings having load-bearing walls of adobe. Also included are buildings not covered by any other class.

**b. Buildings In Course Of Construction**

All buildings and special structures in during the course of construction must be placed in accordance with the appropriate completed building or structure cClass, and the rates multiplied. With an exception for Earthquake construction classes C1, D1 and E1, to which the following factor is not applicable, multiply the applicable Earthquake Coverage building or special structure rates by a factor of 0.495, except Classes 3A, 4A and 5A, are not applicable.

**c. Class 7 – Special Structures**

Table 73.D.4.c. provides a list of special structures not qualifying as buildings. If a particular special structure is not listed in Table 73.D.4.c. under Items 1. through 11., refer to Item 12. Special structures will receive the rate for the equivalent bBuilding cClassification.

All rates for property damage coverage are based on a basemandatory deductible percentage. Refer to Paragraph D.2.d. for information on higher percentage deductibles. Refer to Paragraph D.2.f. for information on flat-dollar deductibles. (Percentage deductibles are accommodated under Endorsement CP 10 40. Flat-dollar deductibles are accommodated under Endorsement CP 10 28.)

Equivalent Building Class	BaseMandatory Deductible	Structure
5CE3	405 %	1. Bridges
5CE3	405	2. Dams
3BC1	5	3. Greenhouses or Cannabis Greenhouses with glass walls and roofs
4DA1	5	4. Open-air swimming pools in excavations in the ground
		5. Radio and TV towers (steel)
3BC1	5	a. Not located on buildings
3CC1	405	b. Over 75 feet in height located on buildings
		c. Not over 75 feet in height located on buildings; <b>Note: Building Class &amp; Building Deductible Applies</b>
		<del>Bldg Ded &amp; Rate Grade Applies</del>
3AC1	5	6. Reservoirs – See "Dams"
		7. Sewage Treatment Plants
		8. Silos – See "Tanks at Ground Level"
		9. Stacks
3BC1	5	a. Steel
3CC1	405	b. Reinforced concrete
5CE3	405	c. Brick
		10. Tanks
		a. Tanks at ground level
		(1) Steel and reinforced concrete tanks
		(a) Height-to-diameter ratio less than 1
		(b) Height-to-diameter ratio less than 1 to 2.5
		(c) Height-to-diameter ratio over 2.5
		(2) Wood tanks
		(a) Height-to-diameter ratio less than 1
		(b) Height-to-diameter ratio 1 and over
		b. Tanks on elevated towers
5BE2	405	(1) Steel tank and tower

5BE2	405	(2) Reinforced concrete tank and tower
5CE3	405	(3) Wood tank and tower
5CE3	405	(4) Mixed construction
4DA1	5	11. Transmission lines, or tramway tower
5CE3	405	12. Any structure not included above

**Table 73.D.4.c. Class 7 – Special Structures**

**d. Masonry Veneer Limitation**

The ~~m~~Masonry ~~v~~Veneer Limitation of Form Endorsement **CP 10 40** (which excludes loss to exterior masonry veneer on wood frame walls but includes stucco on wood frame walls) may be deleted by entering the words "Including Masonry Veneer" in the Premises Description in the Declarations. Multiply the Class ~~A14C~~ or ~~1D~~ building rate by the appropriate factor from Table **73.D.4.d.**

Percentage Of Total Exterior Wall Areas Faced With Masonry Veneer	Factor
10% – 25%	1.75
25% – 50%	2.5
Over 50%	4.0

**Table 73.D.4.d. Masonry Veneer Coverage Factors**

Where less than 10% of the total outside wall area is faced with masonry veneer, the ~~m~~Masonry ~~v~~Veneer Limitation (excluding stucco) is not applicable, nor does it apply to indirect loss coverage.

**5. Personal Property Rate Grade**

Obtain the Personal Property Rate Grade from Table **73.F. Personal Property Index – Earthquake Insurance**. Use the following Personal Property Index to develop personal property costs:

**a. Personal Property Grade 1**

Exceptionally high susceptibility to damage by earthquake; for example:

- Manufacturing – Gas Manufacturers – Chemical
- Mercantile – Beverage Stores – Liquor and Wine

**b. Personal Property Grade 2**

High susceptibility to damage by earthquake; for example:

- Manufacturing – Aircraft or Aircraft Parts Manufacturers – Aircraft or Aircraft Parts
- Mercantile – Electronics Stores – Electronics

**c. Personal Property Grade 3**

Moderate susceptibility to damage by earthquake; for example:

- Manufacturing – Publishers – Books or Magazines
- Mercantile – Boat and Marine Supply Dealers – Boat and Marine

**d. Personal Property Grade 4**

Slight susceptibility to damage by earthquake; for example:

- Manufacturing – Cement or Plaster Manufacturers – Cement or Plaster
- Mercantile – Floor Covering Distributors – Carpets and Rugs

**6. Coinsurance**

**a. Specific Insurance**

Multiply the 80% coinsurance building or personal property rate by the following factors to convert the 80% rate to 90% or 100% coinsurance.

Percent Of Coinsurance	Factor
90%	.95
100%	.90

**Table 73.D.6.a. Coinsurance Modification Factors – Earthquake**

**b. Blanket And Multiple Location Average Rated Coverages**

Refer to Rules **34.**, **35.** and **36.** for coinsurance rating procedures.

**E. Premium Determination**

**1. Rate Calculations**

**a. Property Damage Coverages**

**(1) Class Rated Risks**

Select the appropriate building or personal property rate from the state rates based on the following applicable items:

- (a) Deductible;
- (b) Territory;
- (c) Building classification;
- (d) Personal property rate grade;
- (e) Rating penalties (if applicable).

**(2) Specific Rated Risks**

Refer to ISO.

**(3) Hazards**

Multiply the building and contents rates by a factor of 1.25 if a roof tank is on the building.

**(2) Soft Story**

Soft story refers to a particularly weak, flexible or otherwise vulnerable ground floor, most common in older, wood-frame, multi-story buildings. A soft story often features relatively large window and door openings and has fewer partitions (less bracing) than the overlying levels. Examples of structures with a soft story include an apartment building with storefronts on the ground floor or a house with the living space constructed over the garage. Excluded are buildings retrofitted or engineered to mitigate the seismic effects of soft story. Multiply building rate and personal property rate by the appropriate factor from Table 73.E.1.a.(2).

	<b><u>Building</u></b>	<b><u>Personal Property</u></b>
Soft-story Modification Factor	1.42	1.28

**Table 73.E.1.a.(2) Soft-story Modification Factors**

**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.**, except for buildings nine stories or over, multiply the Earthquake time element rate by the appropriate factor in Table **73.E.1.b.**

<b>Number Of Stories</b>	<b>Rate Factor</b>
1 – 8	1.0
9 – 20	1.51.0
Over 20	2.01.0

**Table 73.E.1.b. Story Modification Factors**

Disregard the number of partial stories less than 15% of the ground floor area of the building. Also disregard basements. Where a story is more than 15 feet in height, consider each 15 feet (or greater fraction thereof) as equivalent to one story. In buildings with stories partially below grade level, such stories must be included in the story count for height where the story is accessible at grade level.

**c. Leasehold Interest Coverage**

Use the 80% coinsurance Earthquake building rate.

**d. Rate Factors**

Apply rate factors to the annual rates in the following order:

- (1) Coinsurance adjustment;

(2) Factors or charges required by individual rules except as specified in Paragraph E.1.d.(3) or Paragraph E.1.d.(4);

(3) Municipal tax charges unless local requirements dictate otherwise; and

(4) Term or annual premium payment plan factor.

Apply additive factors before applying multiplicative factors except as otherwise specified in individual coverage rules.

## 2. Premium Calculation

Multiply the resulting rate by the Limit of Insurance in hundreds to determine the premium.

### F. Personal Property Index – Earthquake Insurance

Personal Property Rate Grade	Occupancy And/Or Personal Property
2	Aircraft and parts, excl. instruments
	Animal hospitals — see "Pet hospitals"
4	Antique stores
	Apartment houses — see "Household contents"
	Appliance sales, service and storage:
3	Excluding radio & TV stocks
2	Including radio & TV stocks
4	Aquariums
4	Art galleries
4	Art stores
	Automotive risks:
3	Assembly plants
3	Garages (public, tenant or mercantile)
3	Gasoline and super service stations
4	Laundry (washing & polishing shops)
3	Repair shops
	Sales and storage:
3	Accessories and parts
3	Automobiles, motorcycles, auto trailers
4	Tires
	Bakeries (with or without cannabis as ingredient):
2	Retail
3	Wholesale
3	Banks
3	Barber shops
	Barrels — see "Boxes"
4	Bars, cocktail lounges, night clubs and saloons
3	Furniture and fixtures
	Stock — see "Liquids"
3	Beauty shops
	Beverage and liquor stocks — see "Liquids"
3	Bicycle and motorcycle shops
3	Blueprint shops
3	Boats
2	Boilers
3	Bookbinding shops
3	Books
3	Bottle caps

	Bottles:
2	In shipping cartons
4	Open stock
2	Bottling plants
3	Furniture and fixtures
	Stock—see "Bottles"
	Bowling alleys:
3	Excl. beverage stocks, restaurants and bars
2	Incl. beverage stocks, restaurants and bars
3	Boxes, barrels & drums: mfg., sales and storage
4	Brush and broom stocks
3	Burial caskets
2	Butcher shops
4	Cable
	Cameras and photo equip.—see "Photography"
3	Can mfg.
	Cannabis:
4	Plants (soil or hydroponic)
3	Mfg.
	Sales and storage:
2	Retail, including furniture and fixtures
3	Wholesale
	Excl. liquids:
	In glass containers:
2	In shipping cartons
1	Open stock
3	In other than glass containers
	Liquids—see "Liquids"
	Candy mfg.
2	Finished stock
3	Machinery and equipment
2	Candy stores, retail
3	Canned goods in cases
3	Canneries
	Carpet—see "Floor covering"
4	Cement, portland, in bulk storage or bags
	Chemicals:
	Excl. liquids:
	In glass containers:
2	In shipping cartons
1	Open stock
3	In other than glass containers
	Liquids—see "Liquids"
	China—see "Pottery"
3	Churches
2	Cleaning and dyeing plants
2	Clocks
3	Clothing: mfg., sales and storage
2	Clubs, city or country
	Coffee:

4	Beans
3	Roasting and milling plants
	Other—see "Foodstuffs"
2	Cold storage plants:
3	Equipment
	Stocks—see "Foodstuffs"
3	Commissary equipment
2	Computers (electronic)
4	Conduit
	Controls—see "Instruments"
4	Copra
4	Cordage
4	Cork products
2	Cosmetic mfg.
	Cotton:
3	Gin or pickery
4	In bags or bales
	Creamery:
	Liquids—see "Liquids"
3	Machinery and equipment
3	Curtains, draperies, blinds, shades mfg.
	Dairy—see "Creamery"
3	Dance studios
2	Delicatessen stores
3	Dental product mfg.
3	Department stores
	Dishes—see "Pottery"
2	Doctor or dental office
3	Doll mfg.
	Drugs:
	Sales and storage:
1	Retail
2	Wholesale
	Drum mfg.—see "Boxes"
	Dry goods:
	In bolts—see "Textile: In bolts"
3	Retail
4	Wholesale
	Electric:
4	Motors, generators
	Radio and TV—see "Appliances"
3	Repair shops
	Sales and storage:
	Appliances—see "Appliances"
	Cable—see "Cable"
	Conduit—see "Conduit"
	Fixture stocks:
3	Grated
2	Mixed stocks, incl. open stocks
	Electric light and power plants, substations— to be specifically rated:
2	Electronic equipment



	Fabrics—see "Textile: In bolts" or "Dry goods"
	Fertilizer—see "Chemicals"
3	Firehouses
3	Firework stocks
	Floor covering:
4	Mfg.—carpets and rugs
	Sales and storage:
2	Asphalt tile
4	Carpet and rugs
2	Linoleum in rolls
1	Florist shops
	Foodstuffs, wholesale and retail:
2	Cold storage
	In glass containers:
2	In shipping cartons
1	Open stock
3	In other than glass containers (excl. cold storage)
	See also "Coffee", "Grocery stores" and "Butcher shops"
	Foundries:
4	Balance of contents
3	Patterns
2	Fountain lunch
	Fruit—see "Foodstuffs"
	Furniture:
3	Mfg.
2	Sales and storage
	Garages—see "Automotive risks"
3	Gas mfg. (as oxygen, hydrogen, etc.)
	Gasoline service stations—see "Automotive risks"
1	Giftshops
	Glass:
3	Flat, in original packing cases
1	Flat (window and plate), in open racks and bins
2	Plate, in individual compartment racks or wedged in open racks
	Glass showcase—see "Showcases"
	Glassware:
2	In shipping containers
1	Open stock
4	Grain
2	Grocery stores
	Hardware stores:
2	Retail
3	Wholesale
3	Hat mfg.
4	Hay
4	Hemp

	Hides — see "Leather"
4	Hops
2	Hospitals and clinics
3	Hotel supply houses
3	Hotels, motels, and trailer parks
3	Household contents
3	Ice cream:
	Mfg. machinery and equipment
	Stocks — see "Foodstuffs"
3	Ice skating rinks
2	Instruments, such as aircraft, electronic, marine
	Jewelry:
3	Mfg.
	Sales and storage:
2	Retail
3	Wholesale
	Laboratories:
1	Chemical
2	Dental and x-ray
1	Physical
2	Lamps (sales and storage)
3	Laundries
	Leather:
4	Mfg.
	Sales and storage:
3	Finished goods
4	Hides
3	Libraries
	Linoleum in rolls — see "Floor covering"
	Liquids:
2	In barrels or drums in tiers or racks
3	In barrels or drums stored one high
	In glass containers:
2	In shipping cartons
1	Open stock
3	In other than glass containers
	In tanks — see "Tank contents"
	Liquor stocks — see "Liquids"
3	Lithographing shops
3	Locksmith shops
4	Locomotive and parts
	Lumber mills and yards — see "Woodworking"
	Machinery:
4	Construction — heavy
4	Farm
	Other — see specific occupancy
3	Machine shops
4	Magazines

	Mattress mfg:
4	Machinery and equipment
4	Stocks of mattresses
3	Mausoleums, columbariums and receiving vaults
	Meat packing plant:
3	Machinery and equipment
	Stocks — see "Foodstuffs"
	Meats — see "Foodstuffs"
	Medical centers — see "Hospitals and clinics"
4	Metalworkers (see "Machine shops" where applicable)
3	Mortuaries
	Motels — see "Hotels"
	Motion picture production plants:
3	Camera machine shops
3	Cutting rooms
2	Dressing room building
3	Film exchanges
3	Film laboratories
3	Film vault buildings
2	Grips
2	Make-up
3	Making or repairing of costumes building
2	Musical instrument stocks
3	Projection rooms
2	Property storage building
2	Scene docks
2	Scenery and art painting building
2	Sound recording equipment
2	Stages or studios
3	Storage of costumes building
3	Wardrobe buildings
3	Woodworking buildings
	Motorcycles — see "Bicycle and motorcycle shops"
2	Museums
2	Musical instruments
3	Newspaper plants
4	Newsprint in rolls
2	Novelty stores
4	Nut processing plants, incl. stocks
1	Objects of art
	Office:
3	Furniture and fixtures
	Machines:
2	Electronic computers
3	Other machines
	Oils — see "Liquids" and "Tank contents"
	Optical:
3	Mfg., sales and storage
	Furniture, fixtures, machinery and equipment

1	Open stock
3	Stock in shipping cartons
3	Paint mfg., wholesale and retail stores
	Paper:
	Box mfg.— see "Boxes, barrels & drums: mfg., sales and storage"
3	Stocks, wholesale, other than newsprint in rolls
2	Pawnbrokers shops
2	Pet hospitals
	Pharmaceutical stocks— see "Chemicals" or "Drugs"
	Phonograph:
3	Mfg.
	Records:
2	Retail
3	Wholesale
	Photography:
2	Laboratories, galleries and studios
2	Photographic equipment stocks
	Pianos and organs — see "Musical instruments"
4	Pipes and fittings
	Plumbers' supplies:
4	Excl. porcelain and enameled toilet fixtures
2	Porcelain and enameled toilet fixtures
3	Plumbing shops
3	Pool and billiard parlors, excl. liquor stocks
4	Porcelain
	Pottery:
2	Mfg., furniture, fixtures, machinery and equipment
	Sales and storage:
4	Open stock
3	Stock in shipping cartons
	Power plants — to be specifically rated
	Printing plants:
3	Machinery and equipment
3	Paper, incl. finished stock
4	Type stored on galleys in racks
	Produce — see "Foodstuff"
	Radio — see "Television and radio"
	Record shops — see "Phonograph"
3	Refrigerating machinery
	Refrigerators — see "Appliance sales, service and storage"
2	Restaurants
4	Roofing materials
4	Rope
4	Rubber mfg. other than tires
	Rugs — see "Floor covering"

4	Safe-deposit boxes, contents of, in bank vaults
2	Scales, wholesale stocks
3	Schools
2	Seed warehouses
1	Showcases
	Slaughterhouses — see "Meat packing plant" and "Foodstuffs"
	Soap and detergents — see "Chemicals"
	Sporting goods:
3	Mfg.
2	Retail
3	Wholesale
	Sprinkler equipment:
3	With approved earthquake bracing
2	With unapproved earthquake bracing
3	Stationery stores
1	Statuary
	Steam generating — see "Power plants"
	Store furniture and fixtures when specifically insured
3	Excl. glass showcases
2	Incl. glass showcases
	Stoves — see "Appliance sales, service and storage"
4	Structural steel
2	Surgical supplies
	Tank contents:
3	Approved anchored tanks and/or approved flexible pipe connection
1	Unanchored tanks with fixed pipe connections
2	Unanchored tanks with no pipe connections
3	Taxidermist shops
2	Telephone and telegraph exchanges
	Television and radio:
2	Receiving sets
3	Studios
2	Transmitting stations
	Textile:
3	Mfg.
	Stocks:
4	In bolts
	Other stock — see "Dry goods"
3	Theaters
4	Tire mfg., rebuilding, retreading and vulcanizing shops
	Tobacco:
3	Mfg.
2	Sales and storage:
2	Retail, including furniture and fixtures
3	Wholesale
2	Toy shops

	Type stored on galleys in racks — see "Printing plants"
	Typewriters — see "Office Machines"
3	Upholstery shops
	Vacuum tubes — see "Television and radio"
3	Vending machines
	Washing machines — see "Appliance sales, service and storage"
3	Wearing apparel (when not listed under "Clothing")
3	Welding supplies
4	Wire
	Woodworking:
4	Sawmills, planing mills, plywood mills, shingle mills, mill yards
3	Others
4	Wool fiber in bags or bales

**Table 73.F. Personal Property Index — Earthquake Insurance**

**GF. Territory Assignment**

1. A new ZIP eCode may be created by the United States Postal Service (USPS), which may not yet be listed in this manual. If this is the case, to determine the rating territory for a risk located in a new ZIP eCode, use the ZIP eCode that formerly applied to the risk before the ZIP eCode boundaries were changed.
2. Future USPS ZIP eCode changes will be reflected in ISO's territory assignments in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. This manual will be updated on a regular basis to reflect future ZIP eCode changes.

**HG. Building Code Enforcement**

Refer to the Additional Rule titled Building Code Effectiveness Grading, in the state exceptions, for information which may affect Earthquake rating.

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

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### A. Description Of Coverage

This insurance provides coverage for loss by earthquake and volcanic eruption, explosion or effusion at a limit of insurance lower than the limit for other causes of loss, subject to an annual aggregate.

### B. Forms

1. Use Earthquake And Volcanic Eruption Coverage (Sub-limit Form With Percentage Deductible) Endorsement **CP 10 45** or Earthquake And Volcanic Eruption Coverage (Sub-limit Form With Flat-dollar Deductible) Endorsement **CP 10 29**.
2. Use Earthquake – Volcanic Eruption Coverage Schedule (Sub-limit Form) **CP DS 06** with the aforementioned endorsements.
3. When coverage is written with a percentage deductible (Endorsement **CP 10 45**), use a Statement of Values except for Builders Risk non-reporting coverage. The amount of the percentage deductible is determined as a percentage of the stated value of property.

### C. Rules

#### 1. Coinsurance

The Coinsurance Condition does not apply to the coverage provided under Endorsement **CP 10 45** or **CP 10 29**.

#### 2. Specific And Blanket Insurance

- a. For policies containing more than one item of covered property, Earthquake – Volcanic Eruption Coverage may apply to any or all items. Designate in the Schedule (**CP DS 06**) or in the Declarations the items to which Endorsement **CP 10 45** or **CP 10 29** applies.
- b. Insurance under Endorsement **CP 10 45** or **CP 10 29** may be written on a specific or blanket basis. Enter the selected limit(s) of insurance in the Schedule (**CP DS 06**) or in the Declarations.
- c. A single blanket limit may be written for all property, locations and coverages (e.g., property damage and time element) under a policy. Or, different blanket limits may be written for different groups of items, locations and coverages. For rating instruction on combining property damage coverage with time element coverage, refer to Paragraph **C.6.d**.
- d. When Earthquake – Volcanic Eruption Coverage is written under a blanket limit(s), with other perils subject to specific limits, the specific limit is the maximum amount recoverable for an earthquake or volcanic eruption loss to the affected property or coverage.

#### 3. Limits Of Insurance

- a. The limit of insurance under Endorsements **CP 10 45** and **CP 10 29** is an annual aggregate limit, which applies to the total of all loss or damage that is caused by earthquake or volcanic eruption in a 12-month period (starting with the beginning of the present annual policy period), even if there is more than one earthquake or volcanic eruption during that period of time. If the first earthquake or volcanic eruption does not exhaust the limit of insurance, then the balance of that limit is available for a subsequent earthquake or volcanic eruption.
- b. Endorsements **CP 10 45** and **CP 10 29** include an Increased Annual Aggregate Limit Option. Under this option, the annual aggregate is two times the limit of insurance; but the limit of insurance remains the maximum amount recoverable for a single earthquake or volcanic eruption. Indicate in the Schedule (**CP DS 06**) or in the Declarations whether the Increased Annual Aggregate Limit Option applies.
- c. The limit of insurance stated for Earthquake – Volcanic Eruption is the maximum amount recoverable for loss or damage by earthquake or volcanic eruption. The Earthquake – Volcanic Eruption limit of insurance is **not** in addition to the limit of insurance that applies to other Covered Causes of Loss. For example, the maximum amount recoverable for the total of all loss or damage caused by an earthquake and fire resulting from the earthquake is the limit of insurance applicable to fire.
- d. Amounts payable under Additional Coverages and Coverage Extensions do not increase the Earthquake – Volcanic Eruption limit of insurance.

#### 4. Deductibles

- a. Under Endorsement **CP 10 45**, property damage coverage is subject to a percentage deductible which applies to the value of property that sustains damage by earthquake or volcanic eruption. The value to be used in determining the deductible amount is the value stated in the Statement of Values, or in the Report of Values for reporting form policies. For Builders Risk non-reporting policies, the relevant value is the actual cash value of the damaged property as of the time of loss.
- b. For deductible percentages, refer to the tables under Paragraph **C.6.a.(5)** in the state exceptions. Enter the applicable deductible percentage(s) in the Schedule (**CP DS 06**) or in the Declarations.

- c. Under Endorsement **CP 10 29**, property damage coverage is subject to a flat-dollar deductible. Enter the applicable flat-dollar deductible(s) in the Schedule (**CP DS 06**) or in the Declarations. In each occurrence of loss, the deductible applies separately to each location. If a deductible is shown for a particular building, then that building is considered to be a separate location with respect to application of the deductible.

Flat-dollar deductibles range from \$500 to \$1,000,000. Refer to the tables for Rule **75**, in the section of this manual titled Earthquake Flat Deductible Rating. The tables provide for selection of a single factor that adjusts for both the deductible and insurance-to-value (sub-limit) level. Select the table based on the deductible tier and amount of the deductible. Within that table, select the factor shown at the intersection of the applicable building class, "total property value" and "insurance-to-value level" (sub-limit), subject to the following:

- (1) The "total property value" is the sum of the 100% values of the building and business personal property in that building and property in the open, if such coverages apply. (Exception: If the deductible is written to apply once per occurrence at a multi-building location, then the "total property value" look-up for **each** building at that location is the **combined** total property value of all buildings at the location, including business personal property in those buildings and property in the open if such coverages apply.
- (2) To determine the "insurance-to-value level" (sub-limit), divide the actual limit of insurance by the 100% value of the insured property. For example, if a building has a value of \$1 million and is being insured for \$600,000, then the insurance-to-value level (sub-limit) is 60% ( $\$600,000 \div \$1,000,000 = .60$ ).

## 5. Options

- a. Refer to Paragraph **C.3.b.** of this Rule **75** for the Increased Annual Aggregate Limit Option.
- b. Endorsement **CP 10 45** may be used to limit coverage to "Earthquake – Sprinkler Leakage Only". This option is made applicable by appropriate entry in Endorsement Schedule **CP DS 06** or in the Declarations. Refer to Rule **74.F**.
- c. The masonry veneer limitation in Endorsement **CP 10 45** (which excludes loss to exterior masonry veneer but includes stucco on wood frame walls) may be deleted. Indicate in Endorsement Schedule **CP DS 06** or in the Declarations that the "Including Masonry Veneer" Option applies.

## 6. Rating

### a. Rate Determination – Sub-limit Form

- (1) Refer to Rule **73.D.14.** to obtain Earthquake Building Classification and Rule **73.D.5.** to obtain Personal Property Rate Grade.
- (2) Refer to the territory section for ZIP eCode-based definitions 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(s) for (building and/or, personal property contents) from Rule **73**, in the state rates based on building classification, personal property rate grade if applicable, and territory.
- (5) If coverage is written under Endorsement **CP 10 45**, refer to Table **75.C.6.a.(5)** in the state exceptions 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.6.a.(5)(c)** by the result of Paragraph **C.6.a.(5)(d)** and divide by the result of Paragraph **C.6.a.(5)(e)**.



$$0.16 \times 0.02 \div 0.05 = 0.064$$

- (g) Subtract the result of Paragraph **C.6.a.(5)(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%.

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

- (6) If coverage is written under Endorsement **CP 10 29**, refer to the tables for Rule **75**. in the section of this manual titled Earthquake Flat Deductible Rating. The applicable table is determined by deductible tier and the amount of the flat-dollar deductible. The appropriate factor is determined based on building class, insurance-to-value level (sub-limit), and total property value.

For sub-limit percentages not shown on the tables for Rule **75**., interpolate using the procedure in Paragraph **75.C.6.a.(5)**.

**b. Rate Determination – Sub-limit Form – Property Damage Coverage**

- (1) ~~Select the Earthquake building and/or personal property Earthquake Coverage loss cost. To obtain the building and personal property rates for Earthquake And Volcanic Eruption Sub-limit Coverage, multiply the Earthquake rate (building, personal property contents) by the appropriate deductible/sub-limit factor in accordance with the information in Paragraphs **C.6.a.(5)** and **C.6.a.(6)**. The sub-limit percentage is the insurance-to-value ratio underlying the limit of insurance on the property.~~
- (2) If the building is over three stories in height, multiply the result of Paragraph **C.6.b.(1)** (building and/or personal property rates) by the appropriate factor from Table **73.D.8**. in the state exceptions. The appropriate factor is determined based on building classification and deductible tier territory group.
- (3) If the building is sprinklered (meaning, there is an operable sprinkler system in any part of the building), multiply the result of Paragraph **C.6.b.(1)** or Paragraph **C.6.b.(2)** as applicable, by a factor of 1.06.
- (4) If the Masonry Veneer Limitation of Endorsement **CP 10 45** or **CP 10 29** is deleted, multiply the building rate resulting from Paragraph **C.6.b.(1)**, or Paragraph **C.6.b.(2)** or **C.6.b.(3)** as applicable, by the appropriate factor from Table **73.D.4.d**.
- (5) If the building has a soft story, multiply the result from Paragraph **C.6.b.(1)**, or Paragraph **C.6.b.(2)**, **C.6.b.(3)** or **C.6.b.(4)** as applicable, by the appropriate factor from Table **73.E.1.a.(2)**.
- (6) ~~To obtain the building and personal property rates for Earthquake And Volcanic Eruption Sub-limit Coverage, multiply the result from Paragraph **C.6.b.(1)**, or Paragraphs **C.6.b.(2)**, **C.6.b.(3)**, **C.6.b.(4)** or **C.6.b.(5)** as applicable, by the appropriate deductible/sub-limit factor in accordance with the information in Paragraphs **C.6.a.(5)** and **C.6.a.(6)**. The sub-limit percentage is the insurance-to-value ratio underlying the limit of insurance on the property.~~
- (5) If there is a roof tank on the building, multiply the result of Paragraph (1), (2), (3) or (4) by a factor of 1.25.

**c. Rate Determination – Sub-limit Form – Time Element Coverage**

- (1) Select the Earthquake building loss cost.
- (2) Multiply the Earthquake building rate by the appropriate time element factor as specified in Rules **50**. and **52**.  
Under Rule **50**., select the time element factor for the coinsurance level that corresponds to the ratio of the Earthquake sub-limit to the estimated amount of annual business income. If this ratio is less than 50%, select the time element factor for no coinsurance.
- (3) To obtain the time element rate for Earthquake And Volcanic Eruption Sub-limit Coverage, multiply the result of Paragraph **C.6.c.(2)** by .999. The .999 factor accounts for the reduction in protection inherent in the use of an annual aggregate limit.

**d. Rate Determination – Sub-limit Form – Blanket Coverage For Property Damage And Time Element**

- (1) Determine the 100% values for both property damage and time element coverages. To obtain the 100% values for property damage coverage, use Statement Of Values Endorsement **CP 16 15**. For time element coverage, other than Extra Expense Only, use the annual net income as the 100% value. For Extra Expense Only Coverage, use the Extra Expense limit of insurance for other perils as the 100% value.
- (2) Sum the 100% values for both property damage and time element coverages.
- (3) Divide the blanket sub-limit by the result of Paragraph **C.6.d.(2)** to determine the sub-limit percentage.
- (4) For each item written under the blanket sub-limit, use the result from Paragraph **C.6.d.(3)**, the sub-limit percentage, to determine the sub-limit factor for that item. For property damage coverages, select the appropriate deductible/sub-limit factor in accordance with the information in Paragraphs **C.6.a.(5)** and **C.6.a.(6)**. For time element coverages, select a factor from multistate Table **50.E.3.b.#1** or Table **50.E.3.b.#2**. Apply a factor of 1.0 when coverage is for Extra Expense Only.

- (5) For each property damage item written under the blanket sub-limit, use the result from Paragraph C.6.b.(1) to Paragraph C.6.b.(5), as applicable, select an earthquake loss cost from Rule 73. in the state rates based on building classification and territory. (For time element items, use the result from Paragraph C.6.c.(2).~~select the earthquake **building** loss cost.~~)
- (6) For each item written under the blanket sub-limit, calculate the earthquake sub-limit rate by multiplying the earthquake sub-limit factor by the earthquake rate.
- (7) For each item written under the blanket sub-limit, multiply the 100% value determined in Paragraph C.6.d.(1) by the earthquake sub-limit rate determined in Paragraph C.6.d.(6). Total the results of these calculations.
- (8) Divide the total determined in Paragraph C.6.d.(7) by the result of Paragraph C.6.d.(2) to determine the earthquake sub-limit blanket average rate.
- (9) Multiply the result of Paragraph C.6.d.(8) by the blanket sub-limit (in hundreds) to develop the blanket sub-limit premium.

For an example, see the Rating Examples Appendix.

**e. Rating Of Increased Annual Aggregate Limit Option**

Refer to rating procedures implemented by the company in compliance with regulatory requirements.

## A1. BUILDING CODE EFFECTIVENESS GRADING

### A. General Information

1. The Building Code Effectiveness Grading Schedule develops grades of 1 to 10 for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the Windstorm or Hail or Earthquake causes of loss may be eligible for special rating treatment, subject to the criteria in the following paragraphs. The Building Code Effectiveness Grading factor applies, where applicable, in addition to the Public Protection Classification factors.
2. In some communities, two Building Code Effectiveness Grades may be assigned. One grade will apply to ~~one-~~ and ~~two-~~family dwellings; the other grade will apply to all other buildings. The Community Mitigation Classification Manual will indicate the application of each grade. This separation applies even if the residential property is written under a Commercial Property policy. The rate modification factors in Paragraph ~~E. of this Additional Rule~~ apply to the numerical grade shown, regardless of whether the property is graded as residential or commercial.
3. The Building Code Effectiveness Grades for a community, and their effective date, are provided in the Community Mitigation Classification Manual published by Insurance Services Office, Inc.

### B. Community Grading

1. The Building Code Effectiveness Grading applies to any building that has an original certificate of occupancy dated in the year of the effective date of the community grading, or later. A rating factor has been developed for each community grade.
2. If a community is regraded subsequent to its initial grading, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the effective date of the revised grading, or later.
3. Where certificates of occupancy are not issued, equivalent documentation acceptable to the company may be used.
4. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
5. The Building Code Effectiveness Grade may apply to Windstorm/Hail or Earthquake, or to both. Specific information is provided in the Community Mitigation Classification Manual. If the grade in the ~~M~~manual does not apply to one of the causes of loss, the factor should not be applied for that cause of loss.

### C. Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes even though the community grade is less than 1, exception rating procedures may apply.

1. Any building may be classified as Grade 1 for Windstorm/Hail upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the windstorm and/or hail hazard. This classification is effective only from the date of the certification.
2. Any building may be classified as Grade 1 for Earthquake upon certification by a registered or licensed design professional, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the earthquake hazard. This classification is effective only from the date of the certification.

### D. Ungraded Risks

Buildings which do not meet the criteria described in Paragraphs ~~B.~~ and ~~C.~~ for ~~G~~grade assignment are rated and coded as ungraded risks. Do not classify as Grade 10.

### E. Rate Modification

#### 1. Community Grading

For buildings which are eligible under Paragraph ~~B. of this Additional Rule~~, and for personal property inside such buildings, modify the Basic Group II and/or Earthquake rates by the applicable factor from the following tables. Do not apply a factor if the policy excludes Windstorm or Hail coverage or if Earthquake coverage has not been added.

##### a. Basic Group II Factors

Grade/(Code)		Entire State
1	(01)	<u>0.96</u>
2	(02)	<u>0.96</u>
3	(03)	<u>0.96</u>
4	(04)	<u>0.98</u>
5	(05)	<u>0.98</u>
6	(06)	<u>0.98</u>
7	(07)	<u>0.98</u>

8	(08)	<u>0.99</u>
9	(09)	<u>0.99</u>
10	(10)	1.00
Ungraded	(99)	1.00

**Table A1.E.1.a. Basic Group II Factors**

**b. Earthquake Factors**

Grade/(Code)		Entire State
1	(01)	<u>0.96-90</u>
2	(02)	<u>0.96-90</u>
3	(03)	<u>0.96-90</u>
4	(04)	<u>1.00-94</u>
5	(05)	<u>1.00-94</u>
6	(06)	<u>1.00-94</u>
7	(07)	<u>1.00-94</u>
8	(08)	<u>1.04-98</u>
9	(09)	<u>1.04-98</u>
10	(10)	<u>1.06-00</u>
Ungraded	(99)	<u>1.06-00</u>

**Table A1.E.1.b. Earthquake Factors**

**2. Individual Grading**

For any building classified as Grade 1 based upon certification as set forth in Paragraph C. of the Additional Rule, use the appropriate factor listed under Paragraph E.1. Code as follows:

Community Grade	Code
1	11
2	12
3	13
4	14
5	15
6	16
7	17
8	18
9	19
10	20
Ungraded	99

**Table A1.E.2. Individual Grading**

### 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 contents ~~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	1C, 1D	0.95	0.91	0.87	0.84	0.81	0.78	0.75
4	2A, 2B, 3A, 3B, 4A	0.93	0.88	0.84	0.80	0.76	0.73	0.70
1	3C, 4C, 4D, 5B, 5C, 5AA	–	0.97	0.94	0.91	0.89	0.86	0.84
4	4B, 5A	0.95	0.91	0.88	0.85	0.82	0.79	0.76
2	1C, 1D	0.89	0.82	0.77	0.72	0.68	0.65	0.62
2	2A, 2B, 3A, 3B, 4A	0.83	0.73	0.65	0.59	0.54	0.50	0.47
2	3C, 4C, 4D, 5B, 5C, 5AA	–	0.91	0.84	0.79	0.74	0.70	0.66
2	4B, 5A	0.87	0.79	0.72	0.67	0.63	0.59	0.56
3	1C, 1D	0.86	0.77	0.70	0.65	0.60	0.57	0.53
3	2A, 2B, 3A, 3B, 4A	0.77	0.64	0.55	0.48	0.43	0.39	0.36
3	3C, 4C, 4D, 5B, 5C, 5AA	–	0.87	0.78	0.71	0.65	0.60	0.56
3	4B, 5A	0.82	0.71	0.63	0.57	0.52	0.47	0.44

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**

The following is added to Paragraph **D.2.:**

##### **e. Minimum Deductible – Steel Frame Of Building In Course Of Construction**

Policies covering exclusively on the steel frame of a building, while in the course of construction, may have a minimum deductible of 2%. There is no rate modification factor for the 2% deductible.

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.

<u>ZIP Code</u>	<u>Territory</u>
<u>Entire State</u>	<u>1</u>

**Table 73.D.3. Earthquake Territory**

The following is added to Paragraph D.:

**7. Sprinklered Risk**

The building and ~~contents-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 ~~contents-personal property~~ rates by a factor of 1.06.

**8. Building Height**

The building and ~~contents-personal property~~ loss costs shown in the state rates apply to low-rise buildings, meaning buildings of 1-3 ~~one to three~~ stories. For medium-rise and high-rise buildings, multiply the Earthquake building and ~~contents-personal property~~ rates by a factor from Table 73.D.8., ~~Building Height Modification Factors~~. The appropriate factor is determined based on building classification and ~~deductible tier~~ height territory group. The ~~deductible tier~~ height territory group is specified for each territory in the state rates.

**Building Height Modification Factors**

<u>Building Class</u>	<u>4-7 Stories</u>			<u>8 Or More Stories</u>		
	<u>Tier 1</u>	<u>Tier 2</u>	<u>Tier 3</u>	<u>Tier 1</u>	<u>Tier 2</u>	<u>Tier 3</u>
1C	1.000	1.000	1.000	1.000	1.000	1.000
1D	1.000	1.000	1.000	1.000	1.000	1.000
2A	1.000	1.000	1.000	1.000	1.000	1.000
2B	1.000	1.000	1.000	1.000	1.000	1.000
3A	1.000	1.000	1.000	1.000	1.000	1.000
3B	1.000	1.000	1.000	1.000	1.000	1.000
3C	1.000	1.000	1.000	1.000	1.000	1.000
4A	1.000	1.000	1.000	1.000	1.000	1.000
4B	1.000	1.000	1.000	1.000	1.000	1.000
4C	1.000	1.000	1.000	1.000	1.000	1.000
4D	1.000	1.000	1.000	1.000	1.000	1.000
5A	1.000	1.000	1.000	1.000	1.000	1.000
5AA	1.000	1.000	1.000	1.000	1.000	1.000
5B	1.000	1.000	1.000	1.000	1.000	1.000
5C	1.000	1.000	1.000	1.000	1.000	1.000

<u>Building Class</u>	<u>4 – 7 Stories</u>				<u>8 Or More Stories</u>			
	<u>Group 1</u>	<u>Group 2</u>	<u>Group 3</u>	<u>Group 4</u>	<u>Group 1</u>	<u>Group 2</u>	<u>Group 3</u>	<u>Group 4</u>
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.**

## 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.1.4.** to obtain Earthquake Building Classification and Rule **73.D.5.** to obtain Personal Property Rate Grade.
- (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. 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(s) for (building, and/or contents personal property) from Rule **73.** in the state rates, based on building classification, personal property rate grade, if applicable, 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.6.a.(5)(c)** by the result of Paragraph **C.6.a.(5)(d)** and divide by the result of Paragraph **C.6.a.(5)(e)**.
 
$$0.16 \times 0.02 \div 0.05 = 0.064$$
- (g) Subtract the result of Paragraph **C.6.a.(5)(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%.
 
$$1.93 - 0.064 = 1.866 \text{ (rounded to 1.866)}$$

- (6) If coverage is written under Endorsement **CP 10 29**, refer to the tables for Rule **75.** in the section of this manual titled Earthquake Flat Deductible Rating. The applicable table is determined by deductible tier and the amount of the flat-dollar deductible. The appropriate factor is determined based on building class, insurance-to-value level (sub-limit) and total property value.

For sub-limit percentages not shown on the tables for Rule **75.**, interpolate using the procedure in Paragraph **75.C.6.a.(5)**.

#### Sub-limit Factors – Deductible Tier 1

Building Classes	Sub-limit Percentage	Deductibles							
		5%	10%	15%	20%	25%	30%	35%	40%
1C and 1D	1%	3.38	2.84	2.41	2.20	2.05	1.95	1.90	1.86
	2%	2.96	2.49	2.12	1.94	1.81	1.72	1.67	1.64
	3%	2.54	2.14	1.84	1.68	1.56	1.49	1.45	1.42
	4%	2.13	1.79	1.55	1.42	1.32	1.26	1.22	1.20



	5%	1.71	1.44	1.27	1.16	1.08	1.03	1.00	0.98
	10%	1.58	1.36	1.22	1.12	1.06	1.02	0.99	0.98
	15%	1.48	1.29	1.17	1.09	1.04	1.01	0.99	0.98
	20%	1.40	1.24	1.14	1.07	1.03	1.00	0.99	0.98
	25%	1.34	1.20	1.11	1.05	1.02	1.01	1.00	0.99
	30%	1.28	1.17	1.09	1.04	1.02	1.01	1.00	0.98
	35%	1.24	1.14	1.08	1.04	1.02	1.00	0.98	0.97
	40%	1.21	1.12	1.07	1.04	1.01	0.99	0.97	0.95
	45%	1.19	1.11	1.06	1.03	1.00	0.98	0.96	0.93
	50%	1.17	1.10	1.05	1.02	0.99	0.96	0.94	0.92
	55%	1.16	1.09	1.04	1.00	0.97	0.95	0.92	0.90
	60%	1.14	1.07	1.03	0.99	0.96	0.93	0.91	0.88
	65%	1.12	1.06	1.01	0.98	0.95	0.92	0.89	NA
	70%	1.10	1.04	1.00	0.96	0.93	0.90	NA	NA
	75%	1.09	1.03	0.98	0.95	0.92	NA	NA	NA
2A, 2B, 3A,	1%	3.79	3.14	2.70	2.43	2.23	2.11	2.01	1.97
3B and 4A	2%	3.32	2.75	2.37	2.13	1.96	1.85	1.77	1.73
	3%	2.85	2.36	2.04	1.83	1.68	1.59	1.52	1.49
	4%	2.39	1.98	1.70	1.53	1.41	1.33	1.27	1.24
	5%	1.92	1.59	1.37	1.23	1.13	1.07	1.02	1.00
	10%	1.76	1.48	1.30	1.18	1.10	1.05	1.01	0.99
	15%	1.63	1.40	1.25	1.14	1.07	1.03	1.00	0.99
	20%	1.53	1.33	1.20	1.11	1.06	1.02	1.00	0.99
	25%	1.45	1.28	1.17	1.09	1.04	1.02	0.99	0.97
	30%	1.39	1.24	1.14	1.07	1.04	1.01	0.98	0.95
	35%	1.33	1.20	1.12	1.06	1.02	0.99	0.96	0.93
	40%	1.29	1.18	1.10	1.05	1.01	0.98	0.95	0.91
	45%	1.26	1.16	1.09	1.03	0.99	0.96	0.93	0.90
	50%	1.23	1.14	1.07	1.02	0.98	0.94	0.91	0.88
	55%	1.21	1.12	1.05	1.00	0.96	0.92	0.89	0.86
	60%	1.18	1.09	1.03	0.98	0.94	0.90	0.87	0.84
	65%	1.16	1.07	1.01	0.96	0.92	0.89	0.85	NA
	70%	1.13	1.05	0.99	0.94	0.90	0.87	NA	NA
	75%	1.11	1.03	0.97	0.93	0.89	NA	NA	NA

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

**Sub-limit Factors – Deductible Tier 1**

Building Classes	Sub-limit Percentage	Deductibles							
		5%	10%	15%	20%	25%	30%	35%	40%
3C, 4C, 4D, 5B,	1%	NA	2.56	2.29	2.12	2.03	1.97	1.95	1.93
5C and 5AA	2%	NA	2.26	2.02	1.87	1.79	1.74	1.72	1.71
	3%	NA	1.96	1.75	1.62	1.55	1.51	1.49	1.48
	4%	NA	1.65	1.48	1.37	1.31	1.27	1.26	1.25
	5%	NA	1.35	1.21	1.12	1.07	1.04	1.03	1.02
	10%	NA	1.28	1.17	1.10	1.06	1.04	1.03	1.02
	15%	NA	1.23	1.13	1.08	1.05	1.04	1.03	1.02
	20%	NA	1.19	1.11	1.07	1.05	1.04	1.03	1.02
	25%	NA	1.16	1.10	1.06	1.05	1.04	1.03	1.02
	30%	NA	1.14	1.09	1.06	1.05	1.04	1.03	1.02
	35%	NA	1.13	1.08	1.07	1.06	1.05	1.04	1.03

	40%	NA	1.12	1.09	1.08	1.07	1.06	1.05	1.04
	45%	NA	1.12	1.09	1.07	1.06	1.05	1.04	1.02
	50%	NA	1.12	1.09	1.07	1.05	1.04	1.02	1.01
	55%	NA	1.11	1.08	1.06	1.04	1.02	1.01	0.99
	60%	NA	1.10	1.07	1.05	1.03	1.01	0.99	0.97
	65%	NA	1.09	1.06	1.04	1.02	1.00	0.98	NA
	70%	NA	1.08	1.05	1.02	1.00	0.98	NA	NA
	75%	NA	1.07	1.04	1.01	0.99	NA	NA	NA
4B and 5A	1%	3.28	2.66	2.35	2.16	2.03	1.95	1.92	1.90
	2%	2.87	2.34	2.07	1.91	1.79	1.72	1.69	1.67
	3%	2.47	2.03	1.80	1.65	1.55	1.49	1.46	1.45
	4%	2.06	1.71	1.52	1.40	1.31	1.26	1.24	1.22
	5%	1.66	1.40	1.24	1.14	1.07	1.03	1.01	1.00
	10%	1.53	1.32	1.19	1.10	1.05	1.02	1.01	1.00
	15%	1.43	1.26	1.15	1.08	1.04	1.01	1.00	0.99
	20%	1.36	1.21	1.12	1.06	1.03	1.02	1.01	1.00
	25%	1.30	1.17	1.10	1.05	1.03	1.02	1.01	1.00
	30%	1.26	1.15	1.08	1.04	1.03	1.02	1.01	1.00
	35%	1.22	1.13	1.07	1.05	1.03	1.02	1.00	0.98
	40%	1.19	1.11	1.07	1.04	1.02	1.00	0.99	0.97
	45%	1.17	1.11	1.06	1.03	1.01	0.99	0.97	0.95
	50%	1.16	1.10	1.05	1.02	1.00	0.98	0.96	0.93
	55%	1.15	1.09	1.04	1.01	0.99	0.96	0.94	0.92
	60%	1.13	1.07	1.03	1.00	0.97	0.95	0.92	0.90
	65%	1.12	1.06	1.02	0.98	0.96	0.93	0.91	NA
	70%	1.10	1.04	1.00	0.97	0.94	0.92	NA	NA
	75%	1.08	1.03	0.99	0.95	0.93	NA	NA	NA

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

**Sub-limit Factors – Deductible Tier 2**

Building Classes	Sub-limit Percentage	Deductibles							
		5%	10%	15%	20%	25%	30%	35%	40%
1C and 1D	1%	5.17	3.85	3.10	2.63	2.31	2.07	1.89	1.76
	2%	4.53	3.37	2.72	2.30	2.02	1.82	1.66	1.54
	3%	3.90	2.90	2.33	1.98	1.74	1.56	1.43	1.32
	4%	3.26	2.42	1.95	1.65	1.45	1.31	1.19	1.11
	5%	2.62	1.95	1.57	1.33	1.17	1.05	0.96	0.89
	10%	2.28	1.76	1.45	1.25	1.11	1.00	0.92	0.87
	15%	2.04	1.61	1.35	1.18	1.06	0.96	0.90	0.87
	20%	1.87	1.50	1.28	1.13	1.01	0.94	0.90	0.86
	25%	1.73	1.41	1.21	1.08	0.98	0.93	0.88	0.85
	30%	1.61	1.34	1.16	1.04	0.97	0.91	0.87	0.83
	35%	1.52	1.27	1.11	1.02	0.95	0.89	0.85	0.82
	40%	1.44	1.22	1.09	0.99	0.93	0.88	0.83	0.80
	45%	1.37	1.18	1.06	0.97	0.91	0.86	0.82	0.78
	50%	1.33	1.15	1.03	0.95	0.89	0.84	0.80	0.77
	55%	1.28	1.11	1.01	0.93	0.87	0.82	0.78	0.75
	60%	1.24	1.08	0.98	0.91	0.85	0.81	0.77	0.74
	65%	1.20	1.06	0.96	0.89	0.83	0.79	0.75	NA
	70%	1.17	1.03	0.94	0.87	0.82	0.77	NA	NA

	75%	1.14	1.00	0.92	0.85	0.80	NA	NA	NA
2A, 2B, 3A,	1%	7.22	4.88	3.64	2.86	2.37	2.03	1.80	1.62
3B and 4A	2%	6.33	4.27	3.17	2.54	2.08	1.78	1.57	1.42
	3%	5.44	3.67	2.72	2.16	1.78	1.53	1.35	1.22
	4%	4.55	3.07	2.28	1.80	1.49	1.28	1.13	1.02
	5%	3.66	2.47	1.83	1.45	1.20	1.03	0.91	0.82
	10%	3.06	2.15	1.64	1.33	1.12	0.97	0.87	0.79
	15%	2.65	1.92	1.50	1.23	1.05	0.92	0.83	0.78
	20%	2.35	1.74	1.38	1.15	0.99	0.88	0.81	0.75
	25%	2.12	1.60	1.29	1.09	0.95	0.86	0.79	0.73
	30%	1.94	1.48	1.24	1.03	0.94	0.83	0.76	0.71
	35%	1.79	1.39	1.15	0.99	0.88	0.80	0.74	0.68
	40%	1.67	1.31	1.10	0.95	0.85	0.77	0.71	0.66
	45%	1.57	1.25	1.05	0.92	0.82	0.75	0.69	0.64
	50%	1.49	1.19	1.04	0.88	0.79	0.73	0.67	0.62
	55%	1.42	1.14	0.97	0.85	0.77	0.70	0.65	0.61
	60%	1.35	1.10	0.94	0.83	0.75	0.68	0.63	0.59
	65%	1.29	1.05	0.90	0.80	0.72	0.66	0.61	NA
	70%	1.24	1.02	0.87	0.78	0.70	0.64	NA	NA
	75%	1.19	0.98	0.85	0.75	0.68	NA	NA	NA

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

**Sub-limit Factors – Deductible Tier 2**

Building Classes	Sub-limit Percentage	Deductibles							
		5%	10%	15%	20%	25%	30%	35%	40%
3C, 4C, 4D, 5B,	1%	NA	4.50	3.55	2.98	2.64	2.33	2.15	2.04
5C and 5AA	2%	NA	3.95	3.11	2.61	2.28	2.04	1.89	1.77
	3%	NA	3.39	2.68	2.25	1.96	1.75	1.62	1.52
	4%	NA	2.84	2.24	1.88	1.64	1.47	1.36	1.27
	5%	NA	2.28	1.80	1.51	1.32	1.18	1.09	1.02
	10%	NA	2.04	1.66	1.42	1.25	1.13	1.05	1.00
	15%	NA	1.86	1.54	1.34	1.20	1.10	1.03	1.00
	20%	NA	1.73	1.45	1.28	1.15	1.07	1.02	0.98
	25%	NA	1.62	1.38	1.22	1.12	1.05	1.00	0.96
	30%	NA	1.53	1.32	1.18	1.10	1.03	0.98	0.94
	35%	NA	1.46	1.27	1.16	1.07	1.01	0.96	0.92
	40%	NA	1.40	1.24	1.13	1.05	0.99	0.94	0.89
	45%	NA	1.35	1.20	1.10	1.02	0.96	0.91	0.87
	50%	NA	1.31	1.17	1.07	1.00	0.94	0.89	0.85
	55%	NA	1.27	1.14	1.05	0.98	0.92	0.87	0.83
	60%	NA	1.23	1.11	1.02	0.95	0.90	0.85	0.81
	65%	NA	1.20	1.08	1.00	0.93	0.88	0.83	NA
	70%	NA	1.17	1.05	0.97	0.91	0.86	NA	NA
	75%	NA	1.14	1.03	0.95	0.89	NA	NA	NA
4B and 5A	1%	5.84	4.18	3.28	2.72	2.35	2.07	1.89	1.76
	2%	5.12	3.67	2.87	2.39	2.06	1.82	1.66	1.54
	3%	4.40	3.15	2.47	2.05	1.77	1.56	1.43	1.32
	4%	3.68	2.64	2.06	1.72	1.48	1.31	1.19	1.11
	5%	2.96	2.12	1.66	1.38	1.19	1.05	0.96	0.89
	10%	2.54	1.89	1.52	1.28	1.12	1.04	0.92	0.87

	15%	2.25	1.72	1.44	1.20	1.07	0.97	0.90	0.86
	20%	2.03	1.58	1.32	1.14	1.02	0.94	0.88	0.84
	25%	1.86	1.48	1.25	1.09	0.99	0.92	0.87	0.82
	30%	1.73	1.39	1.19	1.05	0.96	0.90	0.84	0.80
	35%	1.62	1.32	1.14	1.02	0.94	0.87	0.82	0.78
	40%	1.53	1.26	1.10	0.99	0.91	0.85	0.80	0.76
	45%	1.45	1.21	1.07	0.96	0.89	0.83	0.78	0.74
	50%	1.39	1.17	1.03	0.94	0.87	0.81	0.76	0.72
	55%	1.33	1.13	1.00	0.91	0.84	0.79	0.74	0.70
	60%	1.29	1.10	0.97	0.89	0.82	0.77	0.72	0.69
	65%	1.24	1.06	0.95	0.86	0.80	0.75	0.71	NA
	70%	1.20	1.03	0.92	0.84	0.78	0.73	NA	NA
	75%	1.16	1.00	0.90	0.82	0.76	NA	NA	NA

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

**Sub-limit Factors – Deductible Tier 3**

Building Classes	Sub-limit Percentage	Deductibles							
		5%	10%	15%	20%	25%	30%	35%	40%
1C and 1D	1%	6.38	4.42	3.40	2.78	2.37	2.09	1.86	1.68
	2%	5.59	3.88	2.98	2.44	2.08	1.83	1.63	1.47
	3%	4.80	3.33	2.56	2.10	1.78	1.58	1.40	1.26
	4%	4.02	2.79	2.14	1.75	1.49	1.32	1.17	1.06
	5%	3.23	2.24	1.72	1.41	1.20	1.06	0.94	0.85
	10%	2.73	1.98	1.56	1.31	1.13	1.00	0.90	0.82
	15%	2.40	1.79	1.44	1.22	1.07	0.95	0.86	0.80
	20%	2.15	1.64	1.35	1.15	1.01	0.91	0.84	0.78
	25%	1.96	1.53	1.27	1.09	0.97	0.88	0.81	0.76
	30%	1.81	1.43	1.20	1.04	0.94	0.86	0.79	0.74
	35%	1.69	1.35	1.14	1.00	0.91	0.83	0.77	0.72
	40%	1.58	1.28	1.09	0.97	0.88	0.81	0.75	0.71
	45%	1.49	1.22	1.05	0.94	0.85	0.79	0.73	0.69
	50%	1.42	1.17	1.01	0.91	0.83	0.77	0.72	0.67
	55%	1.36	1.13	0.98	0.88	0.81	0.75	0.70	0.66
	60%	1.30	1.09	0.95	0.86	0.78	0.73	0.68	0.64
	65%	1.25	1.05	0.92	0.83	0.77	0.71	0.67	NA
	70%	1.20	1.02	0.90	0.81	0.75	0.70	NA	NA
	75%	1.16	0.99	0.87	0.79	0.73	NA	NA	NA
2A, 2B, 3A, 3B and 4A	1%	9.55	5.82	3.93	2.92	2.27	1.86	1.58	1.36
	2%	8.38	5.10	3.44	2.56	1.99	1.63	1.38	1.19
	3%	7.20	4.39	2.96	2.20	1.71	1.40	1.19	1.03
	4%	6.02	3.67	2.47	1.84	1.43	1.17	0.99	0.86
	5%	4.84	2.95	1.99	1.48	1.15	0.94	0.80	0.69
	10%	3.90	2.47	1.73	1.31	1.05	0.87	0.75	0.66
	15%	3.26	2.14	1.54	1.19	0.96	0.81	0.71	0.63
	20%	2.82	1.89	1.39	1.09	0.90	0.77	0.68	0.61
	25%	2.48	1.70	1.27	1.01	0.84	0.73	0.65	0.58
	30%	2.23	1.55	1.18	0.95	0.80	0.70	0.62	0.56
	35%	2.02	1.43	1.10	0.90	0.76	0.67	0.60	0.54
	40%	1.86	1.33	1.03	0.85	0.73	0.64	0.58	0.53
	45%	1.72	1.25	0.98	0.81	0.70	0.62	0.56	0.51

	50%	1.61	1.17	0.93	0.77	0.67	0.59	0.54	0.49
	55%	1.51	1.11	0.89	0.74	0.64	0.57	0.52	0.48
	60%	1.42	1.06	0.85	0.71	0.62	0.56	0.50	0.46
	65%	1.35	1.01	0.84	0.69	0.60	0.54	0.49	NA
	70%	1.28	0.97	0.78	0.66	0.58	0.52	NA	NA
	75%	1.22	0.93	0.75	0.64	0.56	NA	NA	NA

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

**Sub-limit Factors – Deductible Tier 3**

Building Classes	Sub-limit Percentage	Deductibles							
		5%	10%	15%	20%	25%	30%	35%	40%
3C, 4C, 4D, 5B,	1%	NA	5.80	4.30	3.43	2.84	2.45	2.17	1.95
5C and 5AA	2%	NA	5.09	3.77	3.01	2.49	2.15	1.90	1.71
	3%	NA	4.37	3.24	2.59	2.14	1.84	1.64	1.47
	4%	NA	3.66	2.71	2.16	1.79	1.54	1.37	1.23
	5%	NA	2.94	2.18	1.74	1.44	1.24	1.10	0.99
	10%	NA	2.56	1.96	1.59	1.34	1.17	1.05	0.96
	15%	NA	2.29	1.79	1.48	1.26	1.11	1.01	0.93
	20%	NA	2.08	1.65	1.38	1.20	1.07	0.97	0.90
	25%	NA	1.91	1.54	1.30	1.14	1.03	0.94	0.87
	30%	NA	1.77	1.45	1.24	1.10	0.99	0.91	0.85
	35%	NA	1.66	1.38	1.19	1.06	0.96	0.88	0.82
	40%	NA	1.57	1.31	1.14	1.02	0.93	0.85	0.79
	45%	NA	1.49	1.26	1.10	0.98	0.90	0.83	0.77
	50%	NA	1.43	1.21	1.06	0.95	0.87	0.80	0.75
	55%	NA	1.36	1.16	1.02	0.92	0.84	0.78	0.73
	60%	NA	1.31	1.12	0.99	0.89	0.82	0.76	0.71
	65%	NA	1.26	1.08	0.96	0.87	0.80	0.74	NA
	70%	NA	1.21	1.05	0.93	0.84	0.77	NA	NA
	75%	NA	1.17	1.01	0.90	0.82	NA	NA	NA
4B and 5A	1%	7.70	5.09	3.71	2.90	2.39	2.03	1.78	1.58
	2%	6.75	4.46	3.25	2.54	2.09	1.78	1.56	1.38
	3%	5.80	3.84	2.80	2.19	1.80	1.53	1.34	1.19
	4%	4.85	3.21	2.34	1.83	1.50	1.28	1.12	0.99
	5%	3.90	2.58	1.88	1.47	1.21	1.03	0.90	0.80
	10%	3.24	2.23	1.68	1.34	1.12	0.96	0.85	0.77
	15%	2.79	1.98	1.52	1.24	1.05	0.91	0.81	0.74
	20%	2.46	1.79	1.40	1.15	0.98	0.87	0.78	0.72
	25%	2.21	1.63	1.30	1.08	0.93	0.83	0.75	0.69
	30%	2.01	1.51	1.22	1.02	0.90	0.80	0.73	0.67
	35%	1.85	1.41	1.15	0.98	0.86	0.77	0.70	0.65
	40%	1.72	1.33	1.09	0.94	0.83	0.74	0.68	0.63
	45%	1.61	1.26	1.04	0.90	0.80	0.72	0.66	0.61
	50%	1.52	1.19	1.00	0.86	0.77	0.70	0.64	0.59
	55%	1.44	1.14	0.96	0.83	0.74	0.67	0.62	0.57
	60%	1.37	1.09	0.92	0.80	0.72	0.65	0.60	0.56
	65%	1.31	1.05	0.89	0.78	0.69	0.63	0.58	NA
	70%	1.25	1.01	0.85	0.75	0.67	0.61	NA	NA
	75%	1.20	0.97	0.83	0.73	0.65	NA	NA	NA

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

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

B1 and C1	<u>50</u>	<u>1.32</u>	<u>0.91</u>	<u>0.67</u>	<u>0.53</u>	<u>0.45</u>	<u>0.39</u>	<u>0.35</u>	<u>0.31</u>
	<u>55</u>	<u>1.23</u>	<u>0.85</u>	<u>0.64</u>	<u>0.51</u>	<u>0.43</u>	<u>0.38</u>	<u>0.33</u>	<u>0.30</u>
	<u>60</u>	<u>1.15</u>	<u>0.81</u>	<u>0.61</u>	<u>0.49</u>	<u>0.41</u>	<u>0.36</u>	<u>0.32</u>	<u>0.29</u>
	<u>65</u>	<u>1.09</u>	<u>0.77</u>	<u>0.58</u>	<u>0.47</u>	<u>0.40</u>	<u>0.35</u>	<u>0.31</u>	<u>N/A</u>
	<u>70</u>	<u>1.03</u>	<u>0.73</u>	<u>0.55</u>	<u>0.45</u>	<u>0.38</u>	<u>0.33</u>	<u>N/A</u>	<u>N/A</u>
	<u>75</u>	<u>0.98</u>	<u>0.69</u>	<u>0.53</u>	<u>0.43</u>	<u>0.37</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
	<u>1 %</u>	<u>5.04</u>	<u>3.19</u>	<u>2.07</u>	<u>1.41</u>	<u>1.03</u>	<u>0.80</u>	<u>0.65</u>	<u>0.54</u>
	<u>2</u>	<u>4.82</u>	<u>3.06</u>	<u>1.99</u>	<u>1.36</u>	<u>1.00</u>	<u>0.78</u>	<u>0.64</u>	<u>0.53</u>
	<u>3</u>	<u>4.61</u>	<u>2.93</u>	<u>1.92</u>	<u>1.32</u>	<u>0.97</u>	<u>0.76</u>	<u>0.63</u>	<u>0.52</u>
	<u>4</u>	<u>4.42</u>	<u>2.81</u>	<u>1.84</u>	<u>1.28</u>	<u>0.95</u>	<u>0.75</u>	<u>0.61</u>	<u>0.51</u>
	<u>5</u>	<u>4.23</u>	<u>2.70</u>	<u>1.78</u>	<u>1.24</u>	<u>0.93</u>	<u>0.73</u>	<u>0.60</u>	<u>0.50</u>
	<u>10</u>	<u>3.47</u>	<u>2.24</u>	<u>1.51</u>	<u>1.08</u>	<u>0.83</u>	<u>0.67</u>	<u>0.55</u>	<u>0.46</u>
	<u>15</u>	<u>2.90</u>	<u>1.91</u>	<u>1.32</u>	<u>0.97</u>	<u>0.76</u>	<u>0.61</u>	<u>0.51</u>	<u>0.43</u>
	<u>20</u>	<u>2.49</u>	<u>1.66</u>	<u>1.17</u>	<u>0.88</u>	<u>0.69</u>	<u>0.57</u>	<u>0.47</u>	<u>0.40</u>
	<u>25</u>	<u>2.18</u>	<u>1.48</u>	<u>1.06</u>	<u>0.80</u>	<u>0.64</u>	<u>0.52</u>	<u>0.44</u>	<u>0.37</u>
	<u>30</u>	<u>1.94</u>	<u>1.33</u>	<u>0.96</u>	<u>0.74</u>	<u>0.59</u>	<u>0.49</u>	<u>0.41</u>	<u>0.35</u>
	<u>35</u>	<u>1.75</u>	<u>1.21</u>	<u>0.89</u>	<u>0.68</u>	<u>0.55</u>	<u>0.46</u>	<u>0.39</u>	<u>0.33</u>
	<u>40</u>	<u>1.59</u>	<u>1.11</u>	<u>0.82</u>	<u>0.64</u>	<u>0.51</u>	<u>0.43</u>	<u>0.37</u>	<u>0.32</u>

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

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



	<u>3</u>	<u>4.29</u>	<u>2.73</u>	<u>1.80</u>	<u>1.26</u>	<u>0.95</u>	<u>0.77</u>	<u>0.66</u>	<u>0.57</u>
	<u>4</u>	<u>4.11</u>	<u>2.62</u>	<u>1.74</u>	<u>1.23</u>	<u>0.93</u>	<u>0.76</u>	<u>0.65</u>	<u>0.57</u>
	<u>5</u>	<u>3.94</u>	<u>2.52</u>	<u>1.68</u>	<u>1.19</u>	<u>0.91</u>	<u>0.75</u>	<u>0.64</u>	<u>0.56</u>
	<u>10</u>	<u>3.23</u>	<u>2.10</u>	<u>1.43</u>	<u>1.05</u>	<u>0.83</u>	<u>0.70</u>	<u>0.60</u>	<u>0.52</u>
	<u>15</u>	<u>2.71</u>	<u>1.80</u>	<u>1.26</u>	<u>0.95</u>	<u>0.77</u>	<u>0.65</u>	<u>0.56</u>	<u>0.49</u>
	<u>20</u>	<u>2.33</u>	<u>1.58</u>	<u>1.13</u>	<u>0.87</u>	<u>0.72</u>	<u>0.61</u>	<u>0.53</u>	<u>0.47</u>
	<u>25</u>	<u>2.05</u>	<u>1.41</u>	<u>1.03</u>	<u>0.81</u>	<u>0.67</u>	<u>0.57</u>	<u>0.50</u>	<u>0.44</u>
	<u>30</u>	<u>1.83</u>	<u>1.28</u>	<u>0.96</u>	<u>0.76</u>	<u>0.63</u>	<u>0.54</u>	<u>0.48</u>	<u>0.42</u>
	<u>35</u>	<u>1.66</u>	<u>1.18</u>	<u>0.89</u>	<u>0.71</u>	<u>0.60</u>	<u>0.51</u>	<u>0.45</u>	<u>0.41</u>
	<u>40</u>	<u>1.52</u>	<u>1.09</u>	<u>0.83</u>	<u>0.67</u>	<u>0.56</u>	<u>0.49</u>	<u>0.43</u>	<u>0.39</u>
	<u>45</u>	<u>1.41</u>	<u>1.02</u>	<u>0.78</u>	<u>0.63</u>	<u>0.54</u>	<u>0.47</u>	<u>0.42</u>	<u>0.38</u>
	<u>50</u>	<u>1.31</u>	<u>0.96</u>	<u>0.74</u>	<u>0.60</u>	<u>0.51</u>	<u>0.45</u>	<u>0.40</u>	<u>0.36</u>
	<u>55</u>	<u>1.23</u>	<u>0.90</u>	<u>0.70</u>	<u>0.58</u>	<u>0.49</u>	<u>0.43</u>	<u>0.39</u>	<u>0.35</u>
	<u>60</u>	<u>1.15</u>	<u>0.85</u>	<u>0.67</u>	<u>0.55</u>	<u>0.47</u>	<u>0.42</u>	<u>0.38</u>	<u>0.34</u>
	<u>65</u>	<u>1.09</u>	<u>0.81</u>	<u>0.64</u>	<u>0.53</u>	<u>0.46</u>	<u>0.41</u>	<u>0.36</u>	<u>N/A</u>
	<u>70</u>	<u>1.03</u>	<u>0.77</u>	<u>0.61</u>	<u>0.51</u>	<u>0.44</u>	<u>0.39</u>	<u>N/A</u>	<u>N/A</u>
	<u>75</u>	<u>0.98</u>	<u>0.74</u>	<u>0.59</u>	<u>0.49</u>	<u>0.42</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>

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

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

	<u>35</u>	<u>1.64</u>	<u>1.25</u>	<u>0.99</u>	<u>0.81</u>	<u>0.69</u>	<u>0.59</u>	<u>0.51</u>	<u>0.45</u>
	<u>40</u>	<u>1.52</u>	<u>1.16</u>	<u>0.93</u>	<u>0.76</u>	<u>0.65</u>	<u>0.56</u>	<u>0.49</u>	<u>0.43</u>
	<u>45</u>	<u>1.41</u>	<u>1.09</u>	<u>0.87</u>	<u>0.72</u>	<u>0.61</u>	<u>0.53</u>	<u>0.47</u>	<u>0.41</u>
	<u>50</u>	<u>1.32</u>	<u>1.02</u>	<u>0.82</u>	<u>0.68</u>	<u>0.58</u>	<u>0.51</u>	<u>0.45</u>	<u>0.40</u>
	<u>55</u>	<u>1.24</u>	<u>0.96</u>	<u>0.78</u>	<u>0.65</u>	<u>0.56</u>	<u>0.49</u>	<u>0.43</u>	<u>0.38</u>
	<u>60</u>	<u>1.16</u>	<u>0.91</u>	<u>0.74</u>	<u>0.62</u>	<u>0.53</u>	<u>0.47</u>	<u>0.41</u>	<u>0.36</u>
	<u>65</u>	<u>1.10</u>	<u>0.86</u>	<u>0.71</u>	<u>0.59</u>	<u>0.51</u>	<u>0.45</u>	<u>0.39</u>	<u>N/A</u>
	<u>70</u>	<u>1.05</u>	<u>0.82</u>	<u>0.67</u>	<u>0.57</u>	<u>0.49</u>	<u>0.43</u>	<u>N/A</u>	<u>N/A</u>
	<u>75</u>	<u>1.00</u>	<u>0.79</u>	<u>0.65</u>	<u>0.55</u>	<u>0.47</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>

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

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

	<u>75</u>	<u>1.00</u>	<u>0.85</u>	<u>0.75</u>	<u>0.68</u>	<u>0.61</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
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**Table 75.C.6.a.(5)#6 Sub-limit Factors – Deductible Tier 3**

**ZIP CODES 05001 – 05260**

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
05001	WHITE RIVER JUNCTION	22	05073	TAFTSVILLE	22
05009	WHITE RIVER JUNCTION	22	05074	THETFORD	22
05030	ASCUTNEY	22	05075	THETFORD CENTER	22
05031	BARNARD	22	05076	TOPSHAM	22
05032	BETHEL	22	05077	TUNBRIDGE	22
05033	BRADFORD	22	05079	VERSHIRE	22
05034	BRIDGEWATER	22	05081	WELLS RIVER	22
05035	BRIDGEWATER CORNERS	22	05083	WEST FAIRLEE	22
05036	BROOKFIELD	22	05084	WEST HARTFORD	22
05037	BROWNSVILLE	22	05085	WEST NEWBURY	22
05038	CHELSEA	22	05086	WEST TOPSHAM	22
05039	CORINTH	22	05088	WILDER	22
05040	EAST CORINTH	22	05089	WINDSOR	22
05041	EAST RANDOLPH	22	05091	WOODSTOCK	22
05042	EAST RYEGATE	22	05101	BELLOWS FALLS	22
05043	EAST THETFORD	22	05141	CAMBRIDGEPORT	22
05045	FAIRLEE	22	05142	CAVENDISH	22
05046	GROTON	22	05143	CHESTER	22
05047	HARTFORD	22	05146	GRAFTON	22
05048	HARTLAND	22	05148	LONDONDERRY	22
05049	HARTLAND FOUR CORNERS	22	05149	LUDLOW	22
05050	MC INDOE FALLS	22	05150	NORTH SPRINGFIELD	22
05051	NEWBURY	22	05151	PERKINSVILLE	22
05052	NORTH HARTLAND	22	05152	PERU	22
05053	NORTH POMFRET	22	05153	PROCTORSVILLE	22
05054	NORTH THETFORD	22	05154	SAXTONS RIVER	22
05055	NORWICH	22	05155	SOUTH LONDONDERRY	22
05056	PLYMOUTH	22	05156	SPRINGFIELD	22
05058	POST MILLS	22	05158	WESTMINSTER	22
05059	QUECHEE	22	05159	WESTMINSTER STATION	22
05060	RANDOLPH	22	05161	WESTON	22
05061	RANDOLPH CENTER	22	05201	BENNINGTON	22
05062	READING	22	05250	ARLINGTON	22
05065	SHARON	22	05251	DORSET	22
05067	SOUTH POMFRET	22	05252	EAST ARLINGTON	22
05068	SOUTH ROYALTON	22	05253	EAST DORSET	22
05069	SOUTH RYEGATE	22	05254	MANCHESTER	22
05070	SOUTH STRAFFORD	22	05255	MANCHESTER CENTER	22
05071	SOUTH WOODSTOCK	22	05257	NORTH BENNINGTON	22
05072	STRAFFORD	22	05260	NORTH POWNAL	22

**Table #1(T) ZIP Codes 05001 – 05260**

**ZIP CODES 05261 – 05487**

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
05261	POWNAI	22	05444	CAMBRIDGE	22
05262	SHAFTSBURY	22	05445	CHARLOTTE	24
05301	BRATTLEBORO	22	05446	COLCHESTER	24
05302	BRATTLEBORO	22	05447	EAST BERKSHIRE	22
05303	BRATTLEBORO	22	05448	EAST FAIRFIELD	22
05304	BRATTLEBORO	22	05449	COLCHESTER	24
05340	BONDVILLE	22	05450	ENOSBURG FALLS	22
05341	EAST DOVER	22	05451	ESSEX	24
05342	JACKSONVILLE	22	05452	ESSEX JUNCTION	24
05343	JAMAICA	22	05453	ESSEX JUNCTION	24
05344	MARLBORO	22	05454	FAIRFAX	24
05345	NEWFANE	22	05455	FAIRFIELD	24
05346	PUTNEY	22	05456	FERRISBURGH	22
05350	READSBORO	22	05457	FRANKLIN	24
05351	SOUTH NEWFANE	22	05458	GRAND ISLE	24
05352	STAMFORD	22	05459	HIGHGATE CENTER	24
05353	TOWNSHEND	22	05460	HIGHGATE SPRINGS	24
05354	VERNON	22	05461	HINESBURG	24
05355	WARDSBORO	22	05462	HUNTINGTON	22
05356	WEST DOVER	22	05463	ISLE LA MOTTE	24
05357	WEST DUMMERSTON	22	05464	JEFFERSONVILLE	22
05358	WEST HALIFAX	22	05465	JERICO	22
05359	WEST TOWNSHEND	22	05466	JONESVILLE	22
05360	WEST WARDSBORO	22	05468	MILTON	24
05361	WHITINGHAM	22	05469	MONKTON	22
05362	WILLIAMSVILLE	22	05470	MONTGOMERY	22
05363	WILMINGTON	22	05471	MONTGOMERY CENTER	22
05401	BURLINGTON	24	05472	NEW HAVEN	22
05402	BURLINGTON	24	05473	NORTH FERRISBURGH	24
05403	SOUTH BURLINGTON	24	05474	NORTH HERO	24
05404	WINOOSKI	24	05476	RICHFORD	22
05405	BURLINGTON	24	05477	RICHMOND	22
05406	BURLINGTON	24	05478	SAINT ALBANS	24
05407	SOUTH BURLINGTON	24	05479	SAINT ALBANS	24
05408	BURLINGTON	24	05481	SAINT ALBANS BAY	24
05439	COLCHESTER	24	05482	SHELBURNE	24
05440	ALBURGH	24	05483	SHELDON	24
05441	BAKERSFIELD	22	05485	SHELDON SPRINGS	24
05442	BELVIDERE CENTER	22	05486	SOUTH HERO	24
05443	BRISTOL	22	05487	STARKSBORO	22

**Table #2(T) ZIP Codes 05261 – 05487**

**ZIP CODES 05488 – 05762**

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
05488	SWANTON	21	05673	WAITSFIELD	22
05489	UNDERHILL	22	05674	WARREN	22
05490	UNDERHILL CENTER	22	05675	WASHINGTON	22
05491	VERGENNES	22	05676	WATERBURY	22
05492	WATERVILLE	22	05677	WATERBURY CENTER	22
05494	WESTFORD	22	05678	WEBSTERVILLE	22
05495	WILLISTON	21	05679	WILLIAMSTOWN	22
05601	MONTPELIER	22	05680	WOLCOTT	22
05602	MONTPELIER	22	05681	WOODBURY	22
05603	MONTPELIER	22	05682	WORCESTER	22
05604	MONTPELIER	22	05701	RUTLAND	22
05609	MONTPELIER	22	05702	RUTLAND	22
05620	MONTPELIER	22	05730	BELMONT	22
05633	MONTPELIER	22	05731	BENSON	21
05640	ADAMANT	22	05732	BOMOSEEN	21
05641	BARRE	22	05733	BRANDON	22
05647	CABOT	22	05734	BRIDPORT	22
05648	CALAIS	22	05735	CASTLETON	21
05649	EAST BARRE	22	05736	CENTER RUTLAND	22
05650	EAST CALAIS	22	05737	CHITTENDEN	22
05651	EAST MONTPELIER	22	05738	CUTTINGSVILLE	22
05652	EDEN	22	05739	DANBY	22
05653	EDEN MILLS	22	05740	EAST MIDDLEBURY	22
05654	GRANITEVILLE	22	05741	EAST POULTNEY	22
05655	HYDE PARK	22	05742	EAST WALLINGFORD	22
05656	JOHNSON	22	05743	FAIR HAVEN	21
05657	LAKE ELMORE	22	05744	FLORENCE	22
05658	MARSHFIELD	22	05745	FOREST DALE	22
05660	MORETOWN	22	05746	GAYSVILLE	22
05661	MORRISVILLE	22	05747	GRANVILLE	22
05662	MOSCOW	22	05748	HANCOCK	22
05663	NORTHFIELD	22	05750	HYDEVILLE	21
05664	NORTHFIELD FALLS	22	05751	KILLINGTON	22
05665	NORTH HYDE PARK	22	05753	MIDDLEBURY	22
05666	NORTH MONTPELIER	22	05757	MIDDLETOWN SPRINGS	22
05667	PLAINFIELD	22	05758	MOUNT HOLLY	22
05669	ROXBURY	22	05759	NORTH CLARENDON	22
05670	SOUTH BARRE	22	05760	ORWELL	21
05671	WATERBURY	22	05761	PAWLET	22
05672	STOWE	22	05762	PITTSFIELD	22

**Table #3(T) ZIP Codes 05488 – 05762**

**ZIP CODES 05763 – 05907**

Earthquake ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Earthquake Territory	ZIP Code	USPS ZIP Code Name	Earthquake Territory
05763	PITTSFORD	22	05848	LOWER WATERFORD	22
05764	POULTNEY	22	05849	LYNDON	22
05765	PROCTOR	22	05850	LYNDON CENTER	22
05766	RIPTON	22	05851	LYNDONVILLE	22
05767	ROCHESTER	22	05853	MORGAN	22
05768	RUPERT	22	05855	NEWPORT	22
05769	SALISBURY	22	05857	NEWPORT CENTER	22
05770	SHOREHAM	22	05858	NORTH CONCORD	22
05772	STOCKBRIDGE	22	05859	NORTH TROY	22
05773	WALLINGFORD	22	05860	ORLEANS	22
05774	WELLS	22	05861	PASSUMPSIC	22
05775	WEST PAWLET	22	05862	PEACHAM	22
05776	WEST RUPERT	22	05863	SAINT JOHNSBURY CENTER	22
05777	WEST RUTLAND	22	05866	SHEFFIELD	22
05778	WHITING	22	05867	SUTTON	22
05819	SAINT JOHNSBURY	22	05868	TROY	22
05820	ALBANY	22	05871	WEST BURKE	22
05821	BARNET	22	05872	WEST CHARLESTON	22
05822	BARTON	22	05873	WEST DANVILLE	22
05823	BEEBE PLAIN	22	05874	WESTFIELD	22
05824	CONCORD	22	05875	BARTON	22
05825	COVENTRY	22	05901	AVERILL	22
05826	CRAFTSBURY	22	05902	BEECHER FALLS	22
05827	CRAFTSBURY COMMON	22	05903	CANAAN	22
05828	DANVILLE	22	05904	GILMAN	22
05829	DERBY	22	05905	GUILDHALL	22
05830	DERBY LINE	22	05906	LUNENBURG	22
05832	EAST BURKE	22	05907	NORTON	22
05833	EAST CHARLESTON	22			
05836	EAST HARDWICK	22			
05837	EAST HAVEN	22			
05838	EAST SAINT JOHNSBURY	22			
05839	GLOVER	22			
05840	GRANBY	22			
05841	GREENSBORO	22			
05842	GREENSBORO BEND	22			
05843	HARDWICK	22			
05845	IRASBURG	22			
05846	ISLAND POND	22			
05847	LOWELL	22			

**Table #4(T) ZIP Codes 05763 – 05907**

## DESCRIPTION OF THE AIR EARTHQUAKE MODEL

### INTRODUCTION

An earthquake is caused by relative movement of the earth's crust and results in widespread shaking or trembling of the ground. This shaking can cause significant damage to buildings and contents. Since major earthquakes, causing widespread damage, occur very infrequently, a state-of-the-art earthquake computer model developed by AIR-Worldwide has been utilized in order to improve the accuracy and reliability of our advisory prospective loss costs.

### OVERVIEW OF THE AIR EARTHQUAKE MODEL

The AIR earthquake model consists of the following components or modules:

The Event Generation Module -- This module determines the frequency, magnitude and other characteristics of potential catastrophe events by geographic location. Scientific data from many sources are used to determine probability distributions for the many variables used to characterize an earthquake. These distributions are used to create a large catalog of simulated events and sampling from these distributions generates "years" of events. Many thousands of years are generated to produce a complete and stable range of potential annual experience of catastrophe event activity based on the latest available research, and to ensure full coverage of extreme events, as well as full spatial coverage.

The Local Intensity Module -- Once the model probabilistically generates the characteristics of a simulated event, it propagates the event across the affected area. For each location within the affected area, local intensity is estimated. The intensity experienced at each site is a function of the magnitude of the event, distance from the source of the event, and a variety of local conditions (e.g., soil type).

The Damage Module -- AIR scientists and engineers have developed mathematical functions called damageability relationships, which describe the interaction between buildings, both their structural and nonstructural components as well as their contents, and the local intensity to which they are exposed. These functions relate the mean damage level as well as the variability of damage to the measure of intensity at each location. Because different structural types will experience different degrees of damage, the damageability relationships vary according to construction type. Estimated losses are calculated by applying the appropriate damage function to the replacement value of the insured property.

The Insured Loss Module -- This module determines the insured losses by applying policy conditions such as the appropriate percentage deductible to the total damage estimates resulting from the damage estimation module.



EVENT  
GENERATION  
MODULE

The event generation module generates frequency of earthquakes and key characteristics of each simulated earthquake including the epicenter, magnitude, rupture length and orientation, and depth.

Data Sources

The AIR earthquake modeling team collects information on historical earthquakes in the United States from a variety of sources, the most important of which are:

- United States Geological Survey (USGS)
- Electric Power Research Institute (EPRI)
- National Geophysical Data Center (NGDC)
- Southern California Earthquake Center (SCEC)
- Multidisciplinary Center for Earthquake Engineering Research (MCEER)
- Seismological Society of America (SSA)
- California Department of Mines and Geology (CDMG)

AIR's historical earthquake catalog represents a compilation and synthesis of several catalogs in the public domain, among them the NCEER-91 (Seeber and Armbruster, 1992), PDE 1985–present (Preliminary Determination of Epicenters, a monthly report), Seismicity of the United States (Stover and Coffman, USGS, 1993), and the United States Earthquake Data File (Stover, Reagor, and Algermissen, USGS, 1984), several USGS Open File Reports by Charles Mueller, and other reports.

Modeled Earthquake Characteristics

Frequency-Magnitude Distribution - Seismologists typically fit historical data on the frequency and magnitude of earthquakes to an exponential distribution called the Gutenberg-Richter (GR) relationship. The GR relationship applies globally and allows an extrapolation from the limited historical record to estimate a more complete picture of seismicity in an area.

The GR relationship holds over a wide range of magnitudes and can be described by two parameters: an occurrence rate of earthquakes of magnitude greater than or equal to some reference magnitude, characterized by the so-called “a-value”; and a “b-value” representing the rate at which the log of the cumulative annual frequency of earthquakes decreases as the magnitude increases (the slope). Scientists usually truncate this relationship at a limiting magnitude,  $m_x$ , above which the probability of occurrence is zero. Each of these three parameters depends upon the geology of the seismic zone under consideration.

EVENT  
GENERATION  
MODULE (cont'd)

While the GR relationship holds on a regional or global scale, it may not hold for individual faults. For some seismic zones, there exists evidence that earthquakes of a certain magnitude occur with a frequency that is not consistent with the rate predicted by the GR relationship. Scientists now believe that many faults tend to produce repeated earthquakes of a size that is “characteristic” of that particular fault or fault segment. It is from both the GR distribution and the estimated recurrence rate of characteristic earthquakes that the number of earthquakes that occur in each simulated year and their magnitudes are modeled.

Based on geological criteria, AIR seismologists have divided the country into two broad regions for purposes of modeling seismic risk in the United States. These two regions can be roughly categorized as corresponding to the plate boundary zone of the Western United States (WUS) and the intraplate zone of the Central and Eastern United States (CEUS). The earth's lithosphere consists of several large slabs of rock called plates.

These plates move upon an underlying region of hotter, less rigid rock. Most of the earth's seismic energy is released at plate boundaries where plates come in contact with each other. However, earthquakes also occur in the interior of plates. Geologists believe these intraplate earthquakes may be caused by ancient geological deformations or by variations in temperature and strength of the lithosphere.

To determine the frequency-magnitude distributions for earthquakes in different seismic zones, AIR scientists use all available information for each specific region. This includes historical earthquake catalogs and auxiliary geological data such as fault slip rates, paleoseismic data, geophysically derived moment rates, and tsunami records.

**Focal Depth** - In the AIR model, focal depth, or the depth beneath the surface of the earth where the initial rupture occurs, is drawn from a Gaussian distribution. Because seismic waves attenuate as they travel through the earth's crust, deeper earthquakes typically cause less damage. The parameters of the Gaussian distribution depend on the magnitude of the simulated earthquake and the actual depth of the seismogenic zone (the brittle upper crust within which earthquakes occur), which can vary from one seismotectonic region to another.

EVENT  
 GENERATION  
 MODULE (cont'd)

Rupture Length - Rupture length is a function of magnitude. Characteristic faults may be single or multisegmented. In the case of single-segmented faults, if a characteristic earthquake occurs, it is assumed to rupture the entire length of the fault. In the case of multisegmented faults like the San Andreas Fault, one or more contiguous segments may rupture simultaneously. In instances of such cascade events (the rupture of more than one segment), fault length is a function of the combined events.

LOCAL INTENSITY  
 MODULE

Local intensity in the AIR earthquake model for the United States consists of a mathematical description of ground motion (shaking intensity) and, for many seismic zones, settlement caused by liquefaction.

Shaking Intensity and Attenuation

After the model generates the source parameters of each simulated earthquake, it calculates the shaking intensity at each location affected by the event. This ground motion can range from barely perceptible trembling to violent shaking depending on the magnitude of the event, distance from the rupture, the geological characteristics of the region, and local site conditions. The reduction in intensity as the energy from an earthquake moves away from its source is referred to as attenuation. A series of recent studies have resulted in the development of attenuation functions for different ground motion parameters that are specifically designed for the various regions of the continental United States.

The parameters of the attenuation functions can vary significantly from one region to another, reflecting the underlying geology of the region. For example, attenuation in the Western United States is much higher than in the Central and Eastern United States. The tectonic stresses along the plate boundary region of the Western United States result in significant fracturing of the rock there. This fracturing results in a relatively rapid scattering of seismic energy. The denser rock of the Central and Eastern United States propagates seismic energy over a much larger area, since the rate by which the amplitude of seismic waves diminishes is much slower. An earthquake of a given magnitude will, accordingly, typically affect a smaller area in the western United States than will an equivalent earthquake in the Central or Eastern United States.

Calculations of local shaking intensity are modified to reflect local site conditions. These modifications are based on an analysis of high-resolution geological and soil maps, as well as characteristics of the soil at different depths obtained from bore log data.

DAMAGE  
ESTIMATION  
MODULE

Damage estimation for the United States regional earthquake model includes shake damage, which results from the lateral, vertical and torsional motions of the ground as well as damage resulting from deformation as buildings settle into liquefied soils.

Shake Damage - Advanced Component Method™

The AIR earthquake model for the United States incorporates a groundbreaking, state-of-the-art methodology for assessing and modeling building vulnerability to ground shaking. The Advanced Component Method (ACM™), developed by AIR engineers, largely replaces the subjective measures and expert opinion on which traditional methodologies have relied and is based instead on objective, rigorously scientific analytical procedures for measuring building deformation and damage.

Building Damage - Buildings are damaged when they are exposed to intense relative deformations that result from ground shaking. The response of individual buildings to ground shaking varies dramatically, however, depending on their configuration and natural period, which is defined as the time it takes for a building to complete a single cycle of oscillation, starting from an initial position and returning back to its initial position. The variation in the response of buildings to ground motion becomes immediately apparent when observing actual damage patterns after a major earthquake. In the course of post-disaster surveys conducted by AIR engineers, completely collapsed buildings could be seen next to buildings that remained entirely intact.

Factors determining the natural periods of buildings include stiffness, mass, and “fixity” condition, or lateral force resisting system, which relate to the connecting elements that tie column to foundation, beam to column, etc. within a building. In general, as stiffness and fixity increase, the natural period of the building decreases. Similarly, the less slender a building is, the lower will be its natural period, in general. The movement of very stiff, or rigid, structures tends to mirror the movement of the ground. While there may be little internal structural deformation, the magnitude of the lateral forces that must be absorbed is significant. Flexible structures, on the other hand, deform.

Such deformation results in damage to both structural and non-structural components, though such deformation is less likely to lead to complete failure. The philosophy behind present design codes is to maximize the ductility (i.e., the degree to which buildings can deform beyond the initial point at which damage occurs but before total collapse) of buildings, and particularly of a building’s lateral force resistance system.

DAMAGE  
ESTIMATION  
MODULE (cont'd)

Traditionally, models have estimated building vulnerability to earthquakes based either on some subjective measure of intensity, such as the Modified Mercalli Intensity (MMI), or on a single parameter of ground motion, such as Peak Ground Acceleration (PGA). But PGA cannot differentiate between the structural characteristics of individual buildings. Indeed, using PGA as the measure of intensity implicitly assumes that, for all buildings, the top of the building moves exactly in unison with the bottom, that is, like the ground itself. While this may be a reasonable approximation for rigid, low-rise buildings, it provides a misleading picture of how other building types and portfolios of buildings will move and deform in response to the ground motion they experience.

ACM uses spectral displacement as an objective measure of intensity. Spectral displacement is the maximum horizontal displacement experienced by a building during an earthquake. When displacement occurs, the building and its component parts are deformed; deformation causes damage. In ACM, damage depends not on how the ground is shaking, but rather on how the building is shaking; specifically, it depends on the deformation response of individual structural and nonstructural components to ground motion. Because each building has different mechanical characteristics and a different natural period, each will be subjected to a different seismic intensity (i.e., spectral displacement) and, hence, a different damage state.

Contents Damage - In the AIR earthquake model for the United States, contents damageability is a function of occupancy class. Occupancy class provides insight into the kinds of contents contained in the building and hence their relative vulnerability. The primary determinant of contents damage in ACM is not spectral displacement, but rather spectral acceleration. Contents, unlike beams and columns, do not detect interstory drift. The lateral forces they experience are proportional to their mass multiplied by the floor acceleration.

While spectral acceleration is the primary determinant of contents damage, building damage as determined by Spectral displacement also results in contents damage.

Contents will be damaged when suspended ceilings collapse or, at very high levels of building damage, when beams and columns begin to fall on them. In the AIR model, then, contents damageability is a function of both occupancy class and the building damage ratio.

INSURED LOSS  
MODULE

In the last step of the model, insured losses are calculated by applying the policy conditions including coverage limits and deductibles for the various lines of business and classes of coverage to the total damage estimates resulting from the damage estimation module. A range of policy conditions can also be used.

MODELED LOSS  
COST OUTPUT

The model calculates a loss cost (average annual loss per \$100 of value) by summing the expected annual losses from all modeled earthquakes that impact specific locations. For each type of coverage (buildings, contents), the model produces output in ZIP code/construction/deductible detail.

## **Building Classification Definition Revision**

### INTRODUCTION

The purpose of this revision is to simplify the Commercial Earthquake Building Classifications to only reflect the construction materials and types of structures that define earthquake vulnerability. The revision will remove secondary risk variables, such as building height, currently included in Building Classifications. The secondary variables have been analyzed separately.

### BUILDING CLASSIFICATION REVISIONS

Building structural risk characteristics that are relevant with respect to susceptibility to earthquake are included in the descriptions, and other non-structural components are excluded from the descriptions.

The number of stories attribute is excluded in the description to simplify the rating structure and is added back as a separate height modification factor.

In addition, current mandatory deductibles of either 5% or 10%, which vary by construction type, are replaced by a base deductible of 5% for all building classifications, to provide more flexibility on deductible selections. The changes from the mandatory deductibles to a base deductible are reflected in the Earthquake Deductible Options, which is Table 73.D.2.d., and are discussed further in the section regarding deductibles.

### DESCRIPTION OF REVISIONS

- (1) Wood Frame Buildings: Occupancy, building height, and size of ground floor attributes are removed.
- (2) All Metal Buildings: Building height and size of ground floor attributes are removed.
- (3) Steel Frame Buildings: Building height and size of column-free areas attributes are removed. Material of floors and roofs attribute is adjusted.
- (4) Reinforced Concrete Buildings, Combined Reinforced Concrete And Structural Steel Buildings: Building height and size of column-free areas attributes are removed. Material of floors and roofs attribute is adjusted.
- (5) Concrete Brick Or Block Buildings: Building height attribute is removed. Type and material of walls, floors and roofs attributes are adjusted.

### RULE 73.D.4.a

#### **(1) Wood Frame Buildings**

Class A1

Wood frame or frame stucco buildings. Excluded are structures which are classified for fire as wood frame but have concrete supported floors and/or some walls of unit masonry or concrete.

## **(2) Metal Buildings**

### **Class B1**

All-metal buildings. Wood or cement-asbestos are acceptable alternatives to metal roofing and/or siding.

## **(3) Steel Frame Buildings**

### **Class C1**

Buildings with a complete steel frame carrying all loads with floors and roofs of any material and with walls of any non-loadbearing material.

## **(4) Reinforced Concrete Buildings, Combined Reinforced Concrete And Structural Steel Buildings**

### **Class D1**

Building having all vertical loads carried by a structural system consisting of one or a combination of the following;

- (a) Poured-in-place reinforced concrete frame;
- (b) Poured-in-place reinforced concrete interior and/or exterior walls;
- (c) Partial structural steel frame with (a) and/or (b).

Floors and roofs must be of poured-inplace reinforced concrete, except that materials other than reinforced concrete may be used for the roofs of buildings over three stories.

### **Class D2**

Buildings having a reinforced concrete frame, or combined reinforced concrete and structural steel frame. Floors and roofs may be of any material while exterior and interior walls may be of any non-loadbearing materials.

### **Class D3**

Buildings having:

- (a) Partial or complete load carrying system of precast concrete; and/or
- (b) Reinforced concrete lift-slab floors and/or roofs; and
- (c) Otherwise qualifying for Class D1 and D2.

## **(5) Concrete Brick Or Block Buildings**

### **Class E1**

Buildings having load-bearing exterior walls of:

- (a) Reinforced brick masonry; and/or
- (b) Reinforced hollow concrete block masonry.

### **Class E2**



Building having load-bearing walls of unreinforced brick, other unreinforced solid unit masonry, hollow tile or other hollow unit masonry construction and cavity wall construction. Floors and roofs may be of any material.

Class E3

Building having load-bearing walls of adobe. Also included are buildings not covered by any other class.

## **SELECTION OF TERRITORIES**

### **1. INTRODUCTION**

The purpose of varying loss costs by territory is to reflect the different risk characteristics of different geographic areas. Risks located in areas with higher seismic activity or weak soil types should be charged more than risks located in less seismic areas.

Since mean damage ratios (MDRs) are produced by the model in ZIP code detail, it is possible to vary loss costs by ZIP code. ZIP codes were aggregated into territories for the following reasons:

- The earthquake model produces an estimate of the MDR, but there is variation around the mean. Combining ZIP codes with similar MDRs into territories is one way of smoothing.
- Ease of implementation by insurers. It is easier to have only a few loss costs for a state as opposed to one loss cost for each ZIP code.

Since seismicity and soil type can be very local phenomena, the earthquake risk can vary greatly between neighboring ZIP codes. Therefore, it was decided that territories need not consist of contiguous ZIP codes. Rather, each territory was created as a collection of ZIP codes that have a similar loss potential.

The following sections describe:

- Clustering analysis that group ZIP codes into territories.
- Determination of final territories.

### **2. CLUSTERING ZIP CODES INTO TERRITORIES BY STATE**

ZIP codes in each state were combined into territories using a k-means clustering method with the most recent year's ISO Commercial Property exposure by ZIP code, which represents the amount of exposure in each ZIP code, as weights (see appendix A for k-means clustering). In order to cluster the ZIP codes into territories, it was necessary to calculate exactly one clustering MDR for each ZIP code to represent the ZIP code's loss potential. The Commercial Lines clustering MDRs for each ZIP code were based on the construction class that was found in the greatest number of ZIP codes.

### **3. SELECTING THE NUMBER OF TERRITORIES**

In order to select the number of territories for a state, consideration was given to the following:

- Homogeneity index (see appendix A.3 for homogeneity index).
- The number of ZIP codes in each territory - Any territory that had too few ZIP codes was combined into another territory with a similar MDR.
- Differences in clustering MDRs between territories - Territories with small absolute differences in MDRs were combined into a single territory.

## **Earthquake Percentage Deductibles Options**

### **1. INTRODUCTION**

This section provides explanations of revisions to the following components:

Percentage Deductible Factors (Table 73.D.2.d)

Percentage Deductible and Insurance-to-Value Factors (Table 75.C.6.a)

The revision of all deductible factors shown in various tables are based on data from the AIR Earthquake model. Multiple steps were used in the development of the various deductible factors. Initial steps, prior to the development of deductible factors, included the introduction of a base deductible, followed by revisions to the deductible tiers and construction groups.

### **2. BASE DEDUCTIBLE**

A base deductible of 5% is being introduced for all building classes to replace the mandatory deductible for Commercial Fire and Allied Lines of 5% or 10% of the amount of Earthquake coverage, depending on building class. This revision will provide more flexibility on deductible selection as well as consistency in rating.

### **3. DEDUCTIBLE TIERS AND CONSTRUCTION GROUPING**

Deductible tiers and construction groups used to group deductible factors were revised to account for the revisions to Commercial Earthquake Building Classification and Earthquake Territories. More information regarding the revisions can be found in the Deductible Tiers and Construction Grouping section (Appendix B).

### **4. DEVELOPMENT OF DEDUCTIBLE FACTORS**

#### **4.1 Preliminary Steps**

The AIR model was run to provide loss costs reflecting a broad range of deductible options, including high percentages of value in order to evaluate higher insurance to value factors.

The factor for a given percentage deductible was calculated as the modeled loss cost for the percentage deductible divided by the ground-up loss cost.

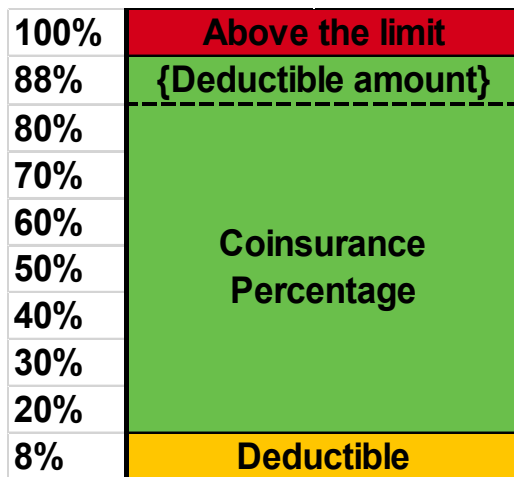
The next step was to fit a curve to the indicated deductible factors in order to calculate factors for a range of percentage deductible/insurance-to-value/property value scenarios. A polynomial regression was found to provide a good fit to the indicated deductible factors, constrained by the range [0, 1].

#### 4.2 Development of Percentage Deductible Factors

The fitted curve was used to calculate percentage deductible factors. The selected percentage deductible was adjusted for the chosen coinsurance level. Therefore, for a given percentage deductible, the deductible factor can be calculated by the following formula:

*Factor for (the deductible adjusted for coinsurance) - Factor for (the deductible adjusted for coinsurance + the coinsurance percentage)*

The graphic below illustrates the above formula for an example where the property value is \$100,000, the deductible is 10% and coinsurance is 80%. This translates to an \$80,000 Earthquake coverage with an 8% deductible adjusted for coinsurance. The first term, Factor for (the deductible adjusted for coinsurance), reflects everything other than the area marked "deductible". This represents the percentage of loss remaining after placing an 8% deductible. The second term, Factor for (the deductible adjusted for coinsurance + the coinsurance percentage), reflects the area marked "Above the Limit" and is subtracted because losses beyond the limit are not covered.



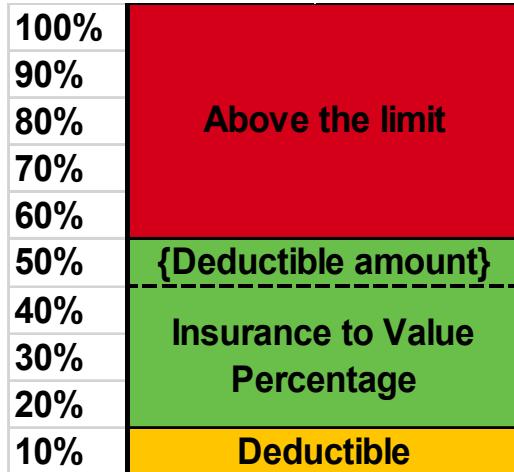
The percentage deductible discussed above is then further divided by the factor for the 5% base deductible to make the factor relative to the base deductible contemplated in the loss cost.

#### 4.3 Development of Percentage Deductible/Insurance-to-Value Factors

For a given (percentage) deductible and insurance-to-value ratio, the deductible/insurance-to-value factor can be calculated by the following formula:

*(Factor for (the deductible) - Factor for (the insurance-to-value ratio + the deductible)) / (insurance-to-value ratio)*

The graphic below illustrates the numerator of the formula for an example where the property value is \$100,000, the deductible is 10% and the limit is \$40,000. This translates to an insurance-to-value ratio of 40%. The first term, Factor for (the deductible), reflects everything other than the area marked "deductible". The second term, Factor for (insurance-to-value ratio + the deductible), reflects the area marked "Above the Limit", and is subtracted because losses beyond the limit are not covered.



The division by the insurance-to-value ratio in the formula is to reflect that the limit, not the property value, is used in rating the policy.

The result of the formula above is then further divided by the factor for the 5% base deductible and 80% coinsurance for the property value to make the factor relative to the base deductible and coinsurance contemplated in the loss cost.

## 5. SELECTION OF DEDUCTIBLE FACTORS

The selected percentage deductible factors and the percentage deductible/insurance-to-value factors are equal to the indicated factors from the analysis.

## **Earthquake Flat Dollar Deductible Options**

### **1. INTRODUCTION**

This section provides explanations to the following components introduced:

Flat Dollar Deductible Factors (Table 73.#)

Flat Dollar Deductible and Insurance-to-Value Factors (Table 75.#)

Current deductible tables provide factors for percentage deductibles up to 40%. In order to provide deductible and insurance-to-value factors suited for pricing coverage for higher valued properties, factors are provided for flat dollar deductibles up to \$1,000,000.

Earthquake coverage is often provided at a lower limit relative to the property value, and the impact of a deductible varies based on the limit, so a single table is provided with factors that reflect both deductible and insurance-to-value options. The insurance-to-value percentages are listed as one through four percent, then in increments of five from five percent through seventy five percent.

The revision of all deductible factors shown in various tables, including those introduced in this section, are based on data from the AIR Earthquake model. Multiple steps were used in the development of the various deductible factors. Initial steps, prior to the development of deductible factors, included the introduction of a base deductible, followed by revisions to the deductible tiers and construction groups.

### **2. BASE DEDUCTIBLE**

A base deductible of 5% is being introduced for all building classes to replace the mandatory deductible for Commercial Fire and Allied Lines of 5% or 10% of the amount of Earthquake coverage, depending on building class. This revision will provide more flexibility on deductible selection as well as consistency in rating.

### **3. DEDUCTIBLE TIERS AND CONSTRUCTION GROUPING**

Deductible tiers and construction groups used to group deductible factors were revised to account for the revisions to Commercial Earthquake Building Classification and Earthquake Territories. More information regarding the revisions can be found in the Deductible Tiers and Construction Grouping section (Appendix B).

### **4. DEVELOPMENT OF DEDUCTIBLE FACTORS**

#### **4.1 Preliminary Steps**

The AIR model was run to provide loss costs reflecting a broad range of deductible options, including high percentages of value in order to evaluate higher insurance to value factors.

The factor for a given percentage deductible was calculated as the modeled loss cost for the percentage deductible divided by the ground-up loss cost. The factor for a given flat dollar deductible was calculated by first specifying the deductible as a percentage of the total value of

property, then dividing the modeled loss cost for the percentage deductible by the ground-up loss costs.

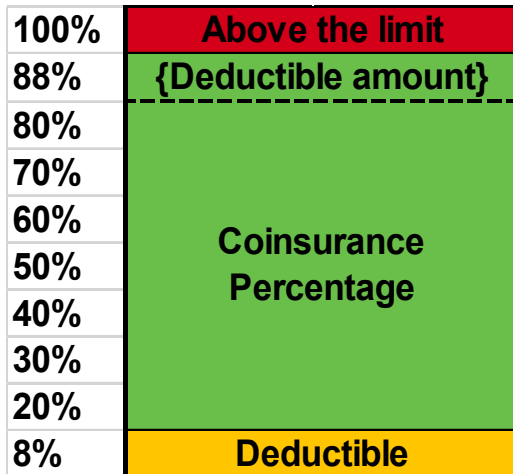
The next step was to fit a curve to the indicated deductible factors in order to calculate factors for a range of flat dollar deductible/insurance-to-value/property value scenarios. A polynomial regression was found to provide a good fit to the indicated deductible factors, constrained by the range [0, 1].

#### 4.2 Development of Flat Dollar Deductible Factors

Flat dollar deductibles were converted to a percentage of the total value of the property to calculate factors using the fitted curve. The fitted curve was used to calculate percentage deductible factors. The selected percentage deductible was adjusted for the chosen coinsurance level. Therefore, for a given percentage deductible, the deductible factor can be calculated by the following formula:

*Factor for (the deductible adjusted for coinsurance) - Factor for (the deductible adjusted for coinsurance + the coinsurance percentage)*

The graphic below illustrates the above formula for an example where the property value is \$100,000, the deductible is \$8000 and coinsurance is 80%. This translates to an \$80,000 Earthquake coverage with an 8% deductible. The first term, Factor for (the deductible adjusted for coinsurance), reflects everything other than the area marked "deductible". This represents the percentage of loss remaining after placing an \$8000 deductible. The second term, Factor for (the deductible adjusted for coinsurance + the coinsurance percentage), reflects the area marked "Above the Limit" and is subtracted because losses beyond the limit are not covered.



The flat dollar deductible discussed above is then further divided by the factor for the 5% base deductible to make the factor relative to the base deductible contemplated in the loss cost.

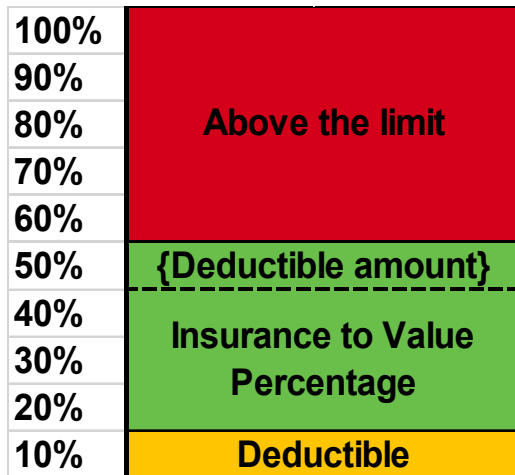
Lastly, because indicated flat dollar deductible factors vary by the property value, the property values were grouped into ranges with reasonably consistent factors for a given deductible.

#### 4.3 Development of Flat Dollar Deductible/Insurance-to-Value Factors

For a given (flat dollar) deductible and insurance-to-value ratio, the deductible/insurance-to-value factor can be calculated by the following formula:

$$\frac{(Factor\ for\ (the\ deductible) - Factor\ for\ (the\ insurance-to-value\ ratio + the\ deductible))}{(insurance-to-value\ ratio)}$$

The graphic below illustrates the numerator of the formula for an example where the property value is \$100,000, the deductible is \$10,000 and the limit is \$40,000. This translates to a deductible that is 10% of the value and an insurance-to-value ratio of 40%. The first term, Factor for (the deductible), reflects everything other than the area marked "deductible". The second term, Factor for (insurance-to-value ratio + the deductible), reflects the area marked "Above the Limit", and is subtracted because losses beyond the limit are not covered.



The division by the insurance-to-value ratio in the formula is to reflect that the limit, not the property value, is used in rating the policy.

The result of the formula above is then further divided by the factor for the 5% base deductible and 80% coinsurance for the property value to make the factor relative to the base deductible and coinsurance contemplated in the loss cost.

Lastly, because indicated flat dollar deductible factors vary by the property value, the property values were grouped into ranges with reasonably consistent factors for a given deductible and insurance to value ratio.

## 5. SELECTION OF DEDUCTIBLE FACTORS

The selected flat dollar deductible factors and the flat dollar deductible/insurance-to-value factors are equal to the indicated factors from the analysis.



## **Building Height Modification Factors**

### SUMMARY

This section explains updates to the Building Height (number of stories) Modification Factors based on the revised AIR model. With revision of building classification definitions and exclusion of building height attributes from the building classifications, Building Height Modification factors are being updated to reflect the variations in loss costs due to the intersection of building class and height by territory group.

### DESCRIPTION OF ANALYSIS

AIR model results were used in determining the Building Height Modification Factor by building class, height and territory grouping.

The first step of deriving height relativity is to group territories that exhibit similar height relativities. To do this, height relativities for 4-7 and 8+ stories of all building classes were calculated by dividing loss cost of 4-7 story class and 8+ story class building by loss cost of the 1–3 story class building (e.g. relativity factor for 4-7 story = indicated loss cost for 4-7 story class / indicated loss cost for 1-3 story class). Loss costs were capped at .001 in the formula used to calculate the height relativities. We capped the loss costs so that nominal changes to very small loss costs do not result in large relativity changes. These calculated relativities would then be used to cluster and scale. Four territory groupings were selected using a multi-dimensional k-means clustering method based on the indicated values of the height relativity by territory for all building classes (see appendix A for k-means clustering). After selection of the four territory groups, average building height modification factors were then calculated by building height groups for each building class.

A scaling procedure with a minimum of 0.6 and maximum of 1.4 was applied to all the height modification factors for 4-7 stories and 8 or more stories simultaneously, which has the effect of bringing all factors closer to unity. This was done to remove deep credit or debit factors seen in groups 1,2 and 4.

## SELECTIONS

Buildings that are 1–3 stories obtain a factor of unity.

The table below presents the updated Building height modification Factors:

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**

## Building Code Effectiveness Grading Earthquake Factors

### SUMMARY

This section explains updates to the Building Code Effectiveness Grading Earthquake Factors, which measures how well a community applies the most up to date building codes, based on both the revised AIR model and ISO's Building Code Effectiveness Grading Schedule. With this revision, Earthquake Factors for Building Code Effectiveness Grading are being updated to reflect the average Building Code Effectiveness Grading Score (BCEGS) incorporated within the AIR model to develop AIR's Mean Damage Ratio (MDR), which is the basis of the revised loss costs.

### DESCRIPTION OF ANALYSIS

ISO Commercial Property Rules provide Earthquake Factors for Building Code Effectiveness Grades for the earthquake peril. Currently, the BCEGS Earthquake Factors are credit only, with the base factor of 1.00 for "Ungraded" or the grade of 10. As the revised loss costs based on the AIR model now account for the state-level average BCEGS classification, the BCEGS credits would be double-counted without an adjustment to the current Earthquake Factors. The following adjustments are being made in determining the revised Earthquake Factors.

The first step is to identify the average BCEGS classification used by the AIR model for the state and the corresponding current BCEGS Earthquake Factor, which would be the new base factor.

The second step is to divide all BCEGS Earthquake Factors by the new base factor from the first step. The result is that the average Building Code Effectiveness Grade will obtain a factor of be 1.00, and Earthquake Factors for other Building Code Effectiveness Grades will be either credits or debits, maintaining their current relativity to the average grade.

### SELECTIONS

The table below presents the updated Earthquake Factors:

Grade/(Code)	Entire State
1 (01)	0.96
2 (02)	0.96
3 (03)	0.96
4 (04)	1.00
5 (05)	1.00
6 (06)	1.00
7 (07)	1.00
8 (08)	1.04
9 (09)	1.04
10 (10)	1.06
Ungraded (99)	1.06

## Soft Story Modification Factor

### SUMMARY

This section introduces a soft story modification factor based on the AIR model. Soft story refers to a particularly weak, flexible, or otherwise vulnerable, ground floor, most common in older, wood-frame, multi-story buildings. A soft story often features relatively large window and door openings and has fewer partitions (less bracing) than the overlying levels. Examples of structures with a soft story include an apartment building with storefronts on the ground floor, or a house with the living space constructed over the garage. Among building risk characteristics, soft story has been found to have a material impact on loss potentials from earthquake. Buildings retrofitted or engineered to mitigate the seismic effects of soft story will not be considered as soft story buildings.

### DESCRIPTION OF ANALYSIS

For buildings and personal property, exposure weighted average loss costs with and without soft story were calculated for each territory. Soft story modification factors were computed by dividing exposure weighted average loss costs with soft story by exposure weighted average loss costs without soft story. Since soft story modification factors were found to be consistent over building classes and states, a single soft story modification factor was derived for each of buildings and personal property.

### SELECTIONS

Separate factors were developed for buildings and personal property, and the following table contains the selected soft story modification factors that are equal to the indicated factors from the analysis:

	<b>Building</b>	<b>Personal Property</b>
<b>Soft Story Modification Factor</b>	1.42	1.28

Table 73.E.1.a.(2) Soft Story Modification Factor

## Masonry Veneer Buyback Coverage

### SUMMARY

The Earthquake forms contain a coverage exclusion for Masonry Veneer on wood frame buildings, with an available buyback option. Factors for the buyback option are revised to reflect relativities indicated from the AIR Earthquake model.

### DESCRIPTION OF ANALYSIS

Exposure weighted average loss costs for each territory were calculated for the A1 class (Wood Frame Buildings) with different masonry veneer coverage options. Masonry veneer coverage factors were derived by dividing exposure weighted average loss costs with masonry veneer coverage by exposure weighted average loss costs without the coverage. Since indicated masonry veneer coverage factors are consistent over states and territories, a single factor was selected for each coverage option.

### SELECTIONS

The table below displays the selected Masonry Veneer Factors that are equal to the indicated factors from the analysis:

Percentage of Total Exterior Wall Areas Faced With Masonry Veneer	Factor
10% - 50%	1.10
Over 50%	1.15

**Table 73.D.4.d. Masonry Veneer Coverage Factors**

## Height Relativity Factors for Time Element

### SUMMARY

This section updates the time element height relativity factors. The current factors are debits for buildings above 8 stories. Based on the AIR model, height relativities for time element coverage have a similar pattern to that of building height relativities, which indicate credits instead of debits for high rise buildings. To mitigate swings in rating and reflect updated model indication, a unity factor (1.00) was selected for time element height relativities regardless of building height.

### SELECTIONS

Table 73.E.1.b. is being revised to include all unity (1.00) factors. If future analyses of loss potential indicate variation of loss costs according to height is warranted, we may implement credits or debits as needed. The table below displays the indicated and selected time element height relativity factors:

<b>Number Of Stories</b>	<b>Indicated Rate Factor</b>	<b>Selected Rate Factor</b>
1 – 8	0.82	1.0
9 – 20	0.73	1.0
Over 20	0.73	1.0

**Table 73.E.1.b. Story Modification Factors**

## **Appendix A**

### **K-means Clustering**

#### **1. DESCRIPTION**

K-means clustering aims to group similar data points into clusters and simultaneously maximize the difference between clusters. This method begins with the initial selection of a cluster centroid for each cluster. The distance of each data point from the centroid is calculated and data points are assigned to the closest cluster based on the distance assigned. After the first iteration, a new centroid is calculated for each cluster by taking the straight/weighted average of all data points within the cluster. This process is repeated until all data points converge and the centroids stop moving.

#### **2. DATA USED IN CLUSTERING**

The k-means clustering algorithm is both flexible and robust regarding the input data used. The data used can range from single-valued data points to multi-valued data points (e.g. a curve). In the case where multi-valued data points/vector of values/a curve is used, a multi-dimensional k-means approach is utilized, where each value of the vector/curve can be considered as co-ordinates of a data point on a multi-dimensional plane.

#### **3. SELECTING THE NUMBER OF CLUSTERS - HOMOGENEITY INDEX**

The clustering process does not determine the optimal or appropriate number of clusters. In order to select the number of clusters, the homogeneity index is considered (along with various other factors which vary based on the data that is being clustered).

The homogeneity index is a measure of how much of the total variance of the data is explained by the clustering system. In order to calculate the homogeneity index, it is necessary to calculate the following:

- Overall within cluster variation - A measure of the average, over all clusters, of each cluster's within variation, where each clusters' within variation is the average, over all data points in the cluster, of the squared deviation of each data point from the average of the cluster.
- Between cluster variation - A measure of the average, over all clusters, of the squared deviation of each cluster's average from the average of all data points i.e. the total average.
- Total variation - Sum of the overall within cluster variation and the between cluster variation.

For each clustering scheme, the homogeneity index is calculated as the ratio of the between cluster variation of the clustering scheme to the total variation. Regardless of the number of clusters, the total variation remains unchanged. As the number of clusters decrease, the between cluster variation decreases, and, therefore, the homogeneity index decreases. Since it is desired to produce a relatively high homogeneity index (for example, 90%) in an efficient manner (meaning using a small number of clusters), selecting the optimal number of clusters involves examining the homogeneity index at each iteration of the

clustering process. After each iteration of the clustering process, the number of clusters decrease by one. Candidates for the desired number of clusters (n) were selected such that the clustering iteration that produced n-1 clusters from n clusters resulted in a large decrease in the homogeneity index as compared to the decrease in the homogeneity index from the previous clustering iteration that produced n clusters from n+1 clusters.

For example, suppose that several iterations of the clustering procedure resulted in the following homogeneity indices:

Number of Clusters	Within Cluster Variation	Between Cluster Variation	Total Variation	Homogeneity Index
7	7	93	100	0.93
6	8	92	100	0.92
5	9	91	100	0.91
4	20	80	100	0.80

In this example, as the clustering process moved from five clusters to four clusters, there was a large decrease in the homogeneity index from 0.91 to 0.80. However, the previous few iterations of the clustering process produced decreases of only 0.01 in the homogeneity index. Therefore, in this example, "five" would be selected as a candidate for the desired number of clusters.



## Appendix B

### Deductible Tiers and Construction Grouping

Deductible tiers and construction groups used to group deductible factors are being revised to account for the revisions to Building Classification and Earthquake Territories. Deductible factors are grouped by construction and territory to prevent deductible tables from being unwieldy. To accomplish this, two clustering analyses were used to first group constructions and then territories for the purposes of calculating deductible factors based on the model output.

Territories and constructions were grouped into tiers and construction groups, respectively, based on deductible curves using a multi-dimensional k-means clustering method (see appendix A for k-means clustering). The final number of tiers and construction groups were selected based on the homogeneity index, ease of implementation as well as impact of changes from an IT/operational standpoint (see appendix A.3 for homogeneity index).

As a result of the clustering analyses, four construction groups and three deductible tiers were selected. The assignment of territories to the appropriate deductible tier appears on the state rate pages. The table below shows the assignment of constructions to construction groups:

Construction Groups
A1
B1, C1
D1, D2, D3, E1
E2, E3

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Deductible Tier	Total Property Value	Deductible	Building Class			
			1C and 1D	2A, 2B, 3A, 3B and 4A	3C, 4C, 4D, 5B, 5C and 5AA	4B and 5A
1	More than \$ 250,000	\$ 500	1.228	1.262	1.354	1.375
	\$ 100,001 – 250,000		1.187	1.216	1.309	1.328
	50,001 – 100,000		1.158	1.183	1.278	1.295
	50,000 or Less		1.093	1.107	1.208	1.221
	More than \$ 250,000	1,000	1.227	1.261	1.354	1.374
	\$ 100,001 – 250,000		1.165	1.190	1.274	1.302
	50,001 – 100,000		1.122	1.140	1.222	1.254
	50,000 or Less		1.027	1.031	1.109	1.146
	More than \$ 500,000	2,500	1.226	1.260	1.353	1.373
	\$ 250,001 – 500,000		1.158	1.183	1.278	1.295
	100,001 – 250,000		1.117	1.135	1.234	1.249
	100,000 or Less		1.000	1.000	1.109	1.116
	More than \$ 1,000,000	5,000	1.225	1.259	1.351	1.372
	\$ 500,001 – 1,000,000		1.158	1.183	1.278	1.295
	250,001 – 500,000		1.122	1.140	1.238	1.254
	250,000 or Less		1.027	1.031	1.137	1.146
	More than \$ 5,000,000	10,000	1.223	1.257	1.349	1.370
	\$ 1,000,001 – 5,000,000		1.183	1.211	1.304	1.323
	500,001 – 1,000,000		1.122	1.140	1.238	1.254
	250,001 – 500,000		1.068	1.079	1.181	1.193
	250,000 or Less		0.934	0.924	1.039	1.041
	More than \$ 10,000,000	25,000	1.220	1.253	1.345	1.365
	\$ 5,000,001 – 10,000,000		1.183	1.211	1.304	1.323
	1,000,001 – 5,000,000		1.148	1.171	1.267	1.284
	500,001 – 1,000,000		1.046	1.053	1.158	1.168
	500,000 or Less		0.897	0.883	1.000	1.000
	More than \$ 10,000,000	50,000	1.215	1.247	1.339	1.360
	\$ 5,500,001 – 10,000,000		1.160	1.184	1.279	1.297
	3,500,001 – 5,500,000		1.133	1.153	1.250	1.266
	1,000,001 – 3,500,000		1.084	1.097	1.198	1.211
	1,000,000 or Less		0.896	0.882	0.999	0.999
	More than \$ 10,000,000	75,000	1.211	1.243	1.335	1.355
	\$ 5,500,001 – 10,000,000		1.141	1.162	1.258	1.275
	3,500,001 – 5,500,000		1.107	1.123	1.222	1.236
	1,000,001 – 3,500,000		1.046	1.053	1.158	1.168
	1,000,000 or Less		0.820	0.797	0.919	0.914
	More than \$ 10,000,000	100,000	1.207	1.239	1.331	1.351
	\$ 5,500,001 – 10,000,000		1.124	1.143	1.241	1.256
	3,500,001 – 5,500,000		1.084	1.097	1.198	1.211
	1,000,001 – 3,500,000		1.014	1.017	1.124	1.132
	1,000,000 or Less		0.756	0.728	0.851	0.843
	More than \$ 10,000,000	250,000	1.190	1.220	1.312	1.332
	\$ 5,500,001 – 10,000,000		1.050	1.057	1.162	1.172
	3,500,001 – 5,500,000		0.986	0.984	1.095	1.101
	1,000,001 – 3,500,000		0.878	0.862	0.980	0.979
	1,000,000 or Less		0.486	0.446	0.561	0.542
	More than \$ 10,000,000	500,000	1.170	1.196	1.290	1.308

	\$	5,500,001 – 10,000,000		0.966	0.961	1.073	1.078
		3,500,001 – 5,500,000		0.878	0.862	0.980	0.979
		1,000,001 – 3,500,000		0.731	0.701	0.824	0.815
		1,000,000 or Less		0.362	0.324	0.425	0.405
	\$	More than \$ 10,000,000	750,000	1.153	1.177	1.272	1.289
		5,500,001 – 10,000,000		0.902	0.889	1.006	1.006
		3,500,001 – 5,500,000		0.797	0.773	0.895	0.889
		1,000,001 – 3,500,000		0.621	0.584	0.707	0.693
		1,000,000 or Less		0.299	0.264	0.354	0.335
	\$	More than \$ 10,000,000	1,000,000	1.139	1.160	1.257	1.273
		5,500,001 – 10,000,000		0.850	0.831	0.951	0.948
		3,500,001 – 5,500,000		0.731	0.701	0.824	0.815
		1,000,001 – 3,500,000		0.529	0.489	0.607	0.590
		1,000,000 or Less		N/A	N/A	N/A	N/A

**Table 73.#1 Earthquake Deductible Options – Deductible Tier 1**

Deductible Tier	Total Property Value	Deductible	Building Class			
			1C and 1D	2A, 2B, 3A, 3B and 4A	3C, 4C, 4D, 5B, 5C and 5AA	4B and 5A
2	\$	More than \$ 250,000	1.400	1.754	1.748	1.836
		100,001 – 250,000	1.316	1.571	1.628	1.694
		50,001 – 100,000	1.261	1.460	1.551	1.606
		50,000 or Less	1.147	1.243	1.391	1.425
	\$	More than \$ 250,000	1.399	1.752	1.747	1.834
		100,001 – 250,000	1.273	1.484	1.568	1.625
		50,001 – 100,000	1.196	1.333	1.459	1.501
		50,000 or Less	1.040	1.063	1.246	1.264
	\$	More than \$ 500,000	1.397	1.747	1.744	1.831
		250,001 – 500,000	1.261	1.460	1.551	1.606
		100,001 – 250,000	1.188	1.319	1.448	1.489
		100,000 or Less	1.000	1.000	1.191	1.205
	\$	More than \$ 1,000,000	1.395	1.742	1.741	1.826
		500,001 – 1,000,000	1.261	1.460	1.551	1.606
		250,001 – 500,000	1.196	1.333	1.459	1.501
		250,000 or Less	1.040	1.063	1.246	1.264
	\$	More than \$ 5,000,000	1.391	1.733	1.735	1.820
		1,000,001 – 5,000,000	1.308	1.554	1.616	1.681
		500,001 – 1,000,000	1.196	1.333	1.459	1.501
		250,001 – 500,000	1.106	1.172	1.335	1.363
		250,000 or Less	0.905	0.860	1.065	1.069
	\$	More than \$ 10,000,000	1.382	1.715	1.723	1.805
		5,000,001 – 10,000,000	1.308	1.554	1.616	1.681
		1,000,001 – 5,000,000	1.243	1.423	1.525	1.576
		500,001 – 1,000,000	1.071	1.113	1.287	1.310
		500,000 or Less	0.855	0.792	1.000	1.000
	\$	More than \$ 10,000,000	1.372	1.692	1.708	1.788
		5,500,001 – 10,000,000	1.264	1.465	1.555	1.610
		3,500,001 – 5,500,000	1.215	1.370	1.486	1.532
		1,000,001 – 3,500,000	1.132	1.218	1.371	1.403
		1,000,000 or Less	0.854	0.791	0.999	0.999
		More than \$ 10,000,000	1.363	1.673	1.696	1.773

	\$	5,500,001 – 10,000,000		1.229	1.396	1.505	1.554
		3,500,001 – 5,500,000		1.170	1.285	1.423	1.461
		1,000,001 – 3,500,000		1.071	1.113	1.287	1.310
		1,000,000 or Less		0.756	0.666	0.874	0.867
	\$	More than \$ 10,000,000	100,000	1.356	1.657	1.685	1.761
		5,500,001 – 10,000,000		1.200	1.340	1.464	1.507
		3,500,001 – 5,500,000		1.132	1.218	1.371	1.403
		1,000,001 – 3,500,000		1.022	1.034	1.221	1.237
	\$	1,000,000 or Less	250,000	0.680	0.577	0.778	0.769
		More than \$ 10,000,000		1.322	1.585	1.637	1.705
		5,500,001 – 10,000,000		1.076	1.122	1.295	1.318
		3,500,001 – 5,500,000		0.980	0.969	1.164	1.176
	\$	1,000,001 – 3,500,000	500,000	0.830	0.759	0.968	0.966
		1,000,000 or Less		0.398	0.295	0.439	0.426
		More than \$ 10,000,000		1.283	1.503	1.581	1.640
		5,500,001 – 10,000,000		0.950	0.925	1.125	1.133
	\$	3,500,001 – 5,500,000	750,000	0.830	0.759	0.968	0.966
		1,000,001 – 3,500,000		0.651	0.545	0.742	0.731
		1,000,000 or Less		0.287	0.202	0.312	0.301
		More than \$ 10,000,000		1.252	1.441	1.538	1.590
	\$	5,500,001 – 10,000,000	1,000,000	0.862	0.802	1.010	1.010
		3,500,001 – 5,500,000		0.729	0.634	0.839	0.832
		1,000,001 – 3,500,000		0.532	0.420	0.597	0.584
		1,000,000 or Less		0.234	0.160	0.252	0.242
	\$	More than \$ 10,000,000		1.226	1.390	1.501	1.549
		5,500,001 – 10,000,000		0.794	0.713	0.922	0.918
		3,500,001 – 5,500,000		0.651	0.545	0.742	0.731
		1,000,001 – 3,500,000		0.439	0.332	0.487	0.474
	\$	1,000,000 or Less		N/A	N/A	N/A	N/A
		More than \$ 10,000,000					
		5,500,001 – 10,000,000					
		3,500,001 – 5,500,000					
		1,000,001 – 3,500,000					
		1,000,000 or Less					

**Table 73.#2 Earthquake Deductible Options – Deductible Tier 2**

Deductible Tier	Total Property Value	Deductible	Building Class			
			1C and 1D	2A, 2B, 3A, 3B and 4A	3C, 4C, 4D, 5B, 5C and 5AA	4B and 5A
3	\$	More than \$ 250,000	1.467	1.997	1.981	2.087
		100,001 – 250,000	1.376	1.757	1.837	1.916
		50,001 – 100,000	1.313	1.604	1.736	1.799
		50,000 or Less	1.176	1.311	1.518	1.555
	\$	More than \$ 250,000	1.466	1.995	1.980	2.086
		100,001 – 250,000	1.327	1.636	1.758	1.825
		50,001 – 100,000	1.235	1.431	1.611	1.659
		50,000 or Less	1.048	1.079	1.321	1.340
	\$	More than \$ 500,000	1.464	1.990	1.977	2.082
		250,001 – 500,000	1.313	1.604	1.736	1.799
		100,001 – 250,000	1.226	1.412	1.597	1.642
		100,000 or Less	1.000	1.000	1.249	1.262
	\$	More than \$ 1,000,000	1.462	1.983	1.974	2.078
		500,001 – 1,000,000	1.313	1.604	1.736	1.799
		250,001 – 500,000	1.235	1.431	1.611	1.659
		250,000 or Less	1.048	1.079	1.321	1.340
	\$	More than \$ 5,000,000	1.458	1.973	1.968	2.071
		10,000				

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		\$	1,000,001 – 5,000,000		1.367	1.733	1.822	1.899
			500,001 – 1,000,000		1.235	1.431	1.611	1.659
			250,001 – 500,000		1.127	1.218	1.442	1.471
			250,000 or Less		0.887	0.831	1.083	1.087
		\$	More than \$ 10,000,000	25,000	1.449	1.949	1.954	2.055
			5,000,001 – 10,000,000		1.367	1.733	1.822	1.899
			1,000,001 – 5,000,000		1.291	1.553	1.700	1.759
			500,001 – 1,000,000		1.085	1.142	1.378	1.401
			500,000 or Less		0.829	0.752	1.000	1.000
		\$	More than \$ 10,000,000	50,000	1.438	1.919	1.937	2.034
			5,500,001 – 10,000,000		1.316	1.611	1.741	1.805
			3,500,001 – 5,500,000		1.258	1.481	1.648	1.700
			1,000,001 – 3,500,000		1.159	1.277	1.491	1.525
			1,000,000 or Less		0.828	0.751	0.999	0.999
		\$	More than \$ 10,000,000	75,000	1.429	1.895	1.923	2.017
			5,500,001 – 10,000,000		1.275	1.516	1.674	1.729
			3,500,001 – 5,500,000		1.204	1.367	1.562	1.603
			1,000,001 – 3,500,000		1.085	1.142	1.378	1.401
			1,000,000 or Less		0.716	0.611	0.843	0.838
		\$	More than \$ 10,000,000	100,000	1.271	1.508	1.668	1.722
			5,500,001 – 10,000,000		1.239	1.440	1.618	1.666
			3,500,001 – 5,500,000		1.159	1.277	1.491	1.525
			1,000,001 – 3,500,000		1.026	1.042	1.288	1.304
			1,000,000 or Less		0.631	0.516	0.730	0.723
		\$	More than \$ 10,000,000	250,000	1.139	1.239	1.460	1.491
			5,500,001 – 10,000,000		1.092	1.154	1.387	1.412
			3,500,001 – 5,500,000		0.976	0.962	1.213	1.224
			1,000,001 – 3,500,000		0.800	0.715	0.960	0.958
			1,000,000 or Less		0.337	0.239	0.363	0.357
		\$	More than \$ 10,000,000	500,000	1.000	1.000	1.249	1.262
			5,500,001 – 10,000,000		0.941	0.909	1.161	1.169
			3,500,001 – 5,500,000		0.800	0.715	0.960	0.958
			1,000,001 – 3,500,000		0.599	0.482	0.688	0.680
			1,000,000 or Less		0.232	0.156	0.242	0.238
		\$	More than \$ 10,000,000	750,000	0.904	0.854	1.107	1.112
			5,500,001 – 10,000,000		0.838	0.763	1.012	1.013
			3,500,001 – 5,500,000		0.685	0.576	0.802	0.796
			1,000,001 – 3,500,000		0.472	0.357	0.526	0.518
			1,000,000 or Less		0.184	0.121	0.189	0.186
		\$	More than \$ 10,000,000	1,000,000	0.829	0.752	1.000	1.000
			5,500,001 – 10,000,000		0.759	0.663	0.902	0.899
			3,500,001 – 5,500,000		0.599	0.482	0.688	0.680
			1,000,001 – 3,500,000		0.378	0.273	0.411	0.404
			1,000,000 or Less		N/A	N/A	N/A	N/A

Table 73.#3 Earthquake Deductible Options—Deductible Tier 3

Deductible Tier	Total Property Value	Deductible	Building Class(es)			
			A1	B1 And C1	D1, D2, D3 And E1	E2 And E3
1	More than \$ 250,000	\$ 500	1.496	1.463	1.440	1.375
	\$ 100,001 – 250,000		1.467	1.436	1.415	1.353
	50,001 – 100,000		1.410	1.383	1.365	1.311
	50,000 or Less		1.227	1.213	1.203	1.174

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\$	More than \$ <u>250,000</u> <u>100,001</u> = <u>250,000</u> <u>50,001</u> = <u>100,000</u> <u>50,000</u> or Less	<u>1,000</u>	<u>1.481</u> <u>1.424</u> <u>1.315</u> <u>1.000</u>	<u>1.448</u> <u>1.396</u> <u>1.295</u> <u>1.000</u>	<u>1.427</u> <u>1.377</u> <u>1.281</u> <u>1.000</u>	<u>1.363</u> <u>1.321</u> <u>1.240</u> <u>1.000</u>
\$	More than \$ <u>500,000</u> <u>250,001</u> = <u>500,000</u> <u>100,001</u> = <u>250,000</u> <u>100,000</u> or Less	<u>2,500</u>	<u>1.456</u> <u>1.410</u> <u>1.302</u> <u>0.904</u>	<u>1.426</u> <u>1.383</u> <u>1.283</u> <u>0.909</u>	<u>1.405</u> <u>1.365</u> <u>1.270</u> <u>0.913</u>	<u>1.345</u> <u>1.311</u> <u>1.230</u> <u>0.925</u>
\$	More than \$ <u>1,000,000</u> <u>500,001</u> = <u>1,000,000</u> <u>250,001</u> = <u>500,000</u> <u>250,000</u> or Less	<u>5,000</u>	<u>1.466</u> <u>1.410</u> <u>1.315</u> <u>1.000</u>	<u>1.435</u> <u>1.383</u> <u>1.295</u> <u>1.000</u>	<u>1.414</u> <u>1.365</u> <u>1.281</u> <u>1.000</u>	<u>1.352</u> <u>1.311</u> <u>1.240</u> <u>1.000</u>
\$	More than \$ <u>5,000,000</u> <u>1,000,001</u> = <u>5,000,000</u> <u>500,001</u> = <u>1,000,000</u> <u>250,001</u> = <u>500,000</u> <u>250,000</u> or Less	<u>10,000</u>	<u>1.485</u> <u>1.460</u> <u>1.315</u> <u>1.146</u> <u>0.676</u>	<u>1.453</u> <u>1.429</u> <u>1.295</u> <u>1.137</u> <u>0.690</u>	<u>1.430</u> <u>1.408</u> <u>1.281</u> <u>1.131</u> <u>0.703</u>	<u>1.366</u> <u>1.348</u> <u>1.240</u> <u>1.112</u> <u>0.741</u>
\$	More than \$ <u>10,000,000</u> <u>5,000,001</u> = <u>10,000,000</u> <u>1,000,001</u> = <u>5,000,000</u> <u>500,001</u> = <u>1,000,000</u> <u>500,000</u> or Less	<u>25,000</u>	<u>1.490</u> <u>1.460</u> <u>1.386</u> <u>1.070</u> <u>0.563</u>	<u>1.458</u> <u>1.429</u> <u>1.361</u> <u>1.066</u> <u>0.579</u>	<u>1.435</u> <u>1.408</u> <u>1.343</u> <u>1.063</u> <u>0.596</u>	<u>1.370</u> <u>1.348</u> <u>1.293</u> <u>1.054</u> <u>0.645</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001</u> = <u>10,000,000</u> <u>3,500,001</u> = <u>5,500,000</u> <u>1,000,001</u> = <u>3,500,000</u> <u>1,000,000</u> or Less	<u>50,000</u>	<u>1.469</u> <u>1.413</u> <u>1.346</u> <u>1.199</u> <u>0.563</u>	<u>1.438</u> <u>1.386</u> <u>1.324</u> <u>1.187</u> <u>0.579</u>	<u>1.417</u> <u>1.367</u> <u>1.308</u> <u>1.179</u> <u>0.596</u>	<u>1.355</u> <u>1.313</u> <u>1.263</u> <u>1.153</u> <u>0.645</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001</u> = <u>10,000,000</u> <u>3,500,001</u> = <u>5,500,000</u> <u>1,000,001</u> = <u>3,500,000</u> <u>1,000,000</u> or Less	<u>75,000</u>	<u>1.449</u> <u>1.366</u> <u>1.270</u> <u>1.070</u> <u>0.379</u>	<u>1.419</u> <u>1.343</u> <u>1.254</u> <u>1.066</u> <u>0.392</u>	<u>1.399</u> <u>1.326</u> <u>1.242</u> <u>1.063</u> <u>0.413</u>	<u>1.340</u> <u>1.278</u> <u>1.206</u> <u>1.054</u> <u>0.475</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001</u> = <u>10,000,000</u> <u>3,500,001</u> = <u>5,500,000</u> <u>1,000,001</u> = <u>3,500,000</u> <u>1,000,000</u> or Less	<u>100,000</u>	<u>1.429</u> <u>1.321</u> <u>1.199</u> <u>0.956</u> <u>0.287</u>	<u>1.401</u> <u>1.301</u> <u>1.187</u> <u>0.958</u> <u>0.289</u>	<u>1.381</u> <u>1.286</u> <u>1.179</u> <u>0.960</u> <u>0.312</u>	<u>1.325</u> <u>1.244</u> <u>1.153</u> <u>0.966</u> <u>0.376</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001</u> = <u>10,000,000</u> <u>3,500,001</u> = <u>5,500,000</u> <u>1,000,001</u> = <u>3,500,000</u> <u>1,000,000</u> or Less	<u>250,000</u>	<u>1.319</u> <u>1.082</u> <u>0.856</u> <u>0.511</u> <u>0.221</u>	<u>1.299</u> <u>1.077</u> <u>0.863</u> <u>0.527</u> <u>0.217</u>	<u>1.284</u> <u>1.074</u> <u>0.869</u> <u>0.546</u> <u>0.238</u>	<u>1.242</u> <u>1.063</u> <u>0.887</u> <u>0.600</u> <u>0.297</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001</u> = <u>10,000,000</u> <u>3,500,001</u> = <u>5,500,000</u> <u>1,000,001</u> = <u>3,500,000</u> <u>1,000,000</u> or Less	<u>500,000</u>	<u>1.170</u> <u>0.784</u> <u>0.511</u> <u>0.254</u> <u>0.079</u>	<u>1.158</u> <u>0.794</u> <u>0.527</u> <u>0.254</u> <u>0.067</u>	<u>1.150</u> <u>0.803</u> <u>0.546</u> <u>0.276</u> <u>0.077</u>	<u>1.127</u> <u>0.829</u> <u>0.600</u> <u>0.338</u> <u>0.099</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001</u> = <u>10,000,000</u> <u>3,500,001</u> = <u>5,500,000</u> <u>1,000,001</u> = <u>3,500,000</u> <u>1,000,000</u> or Less	<u>750,000</u>	<u>1.053</u> <u>0.579</u> <u>0.342</u> <u>0.152</u> <u>0.036</u>	<u>1.047</u> <u>0.595</u> <u>0.352</u> <u>0.142</u> <u>0.028</u>	<u>1.044</u> <u>0.611</u> <u>0.373</u> <u>0.159</u> <u>0.032</u>	<u>1.035</u> <u>0.659</u> <u>0.436</u> <u>0.204</u> <u>0.038</u>
	More than \$ <u>10,000,000</u>	<u>1,000,000</u>	<u>0.962</u>	<u>0.959</u>	<u>0.959</u>	<u>0.960</u>

	\$	5,500,001 = 10,000,000		0.442	0.457	0.477	0.536
		3,500,001 = 5,500,000		0.254	0.254	0.276	0.338
		1,000,001 = 3,500,000		0.096	0.084	0.096	0.125
		1,000,000 or Less		N/A	N/A	N/A	N/A

**Table 73.#1 Earthquake Deductible Options – Deductible Tier 1**

Deductible Tier	Total Property Value	Deductible	Building Class(es)			
			A1	B1 And C1	D1, D2, D3 And E1	E2 And E3
2	More than \$ 250,000	\$ 500	1.361	1.330	1.317	1.302
	\$ 100,001 = 250,000		1.340	1.312	1.299	1.285
	50,001 = 100,000		1.299	1.275	1.264	1.251
	50,000 or Less		1.167	1.154	1.148	1.141
	More than \$ 250,000	1,000	1.350	1.320	1.307	1.293
	\$ 100,001 = 250,000		1.309	1.284	1.272	1.260
	50,001 = 100,000		1.231	1.213	1.204	1.194
	50,000 or Less		1.000	1.000	1.000	1.000
	More than \$ 500,000	2,500	1.332	1.304	1.292	1.278
	\$ 250,001 = 500,000		1.299	1.275	1.264	1.251
	100,001 = 250,000		1.222	1.204	1.196	1.187
	100,000 or Less		0.928	0.933	0.936	0.939
	More than \$ 1,000,000	5,000	1.339	1.311	1.298	1.284
	\$ 500,001 = 1,000,000		1.299	1.275	1.264	1.251
	250,001 = 500,000		1.231	1.213	1.204	1.194
	250,000 or Less		1.000	1.000	1.000	1.000
	More than \$ 5,000,000	10,000	1.353	1.323	1.310	1.296
	\$ 1,000,001 = 5,000,000		1.335	1.307	1.295	1.281
	500,001 = 1,000,000		1.231	1.213	1.204	1.194
	250,001 = 500,000		1.108	1.100	1.096	1.091
	250,000 or Less		0.754	0.766	0.776	0.787
	More than \$ 10,000,000	25,000	1.357	1.327	1.314	1.299
	\$ 5,000,001 = 10,000,000		1.335	1.307	1.295	1.281
	1,000,001 = 5,000,000		1.282	1.259	1.248	1.237
	500,001 = 1,000,000		1.052	1.048	1.046	1.044
	500,000 or Less		0.664	0.679	0.692	0.708
	More than \$ 10,000,000	50,000	1.342	1.313	1.300	1.286
	\$ 5,500,001 = 10,000,000		1.302	1.277	1.266	1.253
	3,500,001 = 5,500,000		1.253	1.233	1.223	1.213
	1,000,001 = 3,500,000		1.147	1.136	1.130	1.124
	1,000,000 or Less		0.664	0.679	0.692	0.708
	More than \$ 10,000,000	75,000	1.327	1.300	1.288	1.274
	\$ 5,500,001 = 10,000,000		1.268	1.246	1.236	1.225
	3,500,001 = 5,500,000		1.199	1.183	1.176	1.167
	1,000,001 = 3,500,000		1.052	1.048	1.046	1.044
	1,000,000 or Less		0.510	0.521	0.541	0.566
	More than \$ 10,000,000	100,000	1.313	1.287	1.275	1.262
	\$ 5,500,001 = 10,000,000		1.235	1.217	1.208	1.198
	3,500,001 = 5,500,000		1.147	1.136	1.130	1.124
	1,000,001 = 3,500,000		0.967	0.969	0.971	0.972
	1,000,000 or Less		0.469	0.455	0.489	0.533
	More than \$ 10,000,000	250,000	1.233	1.214	1.206	1.196
	\$ 5,500,001 = 10,000,000		1.061	1.056	1.054	1.051

	3,500,001 = 5,500,000		0.892	0.898	0.903	0.908
	1,000,001 = 3,500,000		0.622	0.637	0.652	0.671
	1,000,000 or Less		0.399	0.378	0.413	0.458
\$	More than \$ 10,000,000	500,000	1.123	1.112	1.107	1.102
	5,500,001 = 10,000,000		0.837	0.846	0.853	0.860
	3,500,001 = 5,500,000		0.622	0.637	0.652	0.671
	1,000,001 = 3,500,000		0.435	0.418	0.452	0.497
	1,000,000 or Less		0.215	0.178	0.209	0.249
\$	More than \$ 10,000,000	750,000	1.035	1.029	1.028	1.027
	5,500,001 = 10,000,000		0.677	0.692	0.705	0.720
	3,500,001 = 5,500,000		0.476	0.483	0.505	0.533
	1,000,001 = 3,500,000		0.319	0.288	0.323	0.369
	1,000,000 or Less		0.119	0.091	0.111	0.137
\$	More than \$ 10,000,000	1,000,000	0.964	0.961	0.963	0.965
	5,500,001 = 10,000,000		0.564	0.578	0.596	0.618
	3,500,001 = 5,500,000		0.435	0.418	0.452	0.497
	1,000,001 = 3,500,000		0.245	0.208	0.240	0.283
	1,000,000 or Less		N/A	N/A	N/A	N/A

**Table 73.#2 Earthquake Deductible Options – Deductible Tier 2**

Deductible Tier	Total Property Value	Deductible	Building Class(es)			
			A1	B1 And C1	D1, D2, D3 And E1	E2 And E3
3	More than \$ 250,000	\$ 500	1.269	1.239	1.212	1.168
	100,001 = 250,000		1.254	1.225	1.200	1.159
	50,001 = 100,000		1.224	1.199	1.177	1.140
	50,000 or Less		1.126	1.113	1.101	1.079
	More than \$ 250,000	1,000	1.261	1.231	1.206	1.163
	100,001 = 250,000		1.231	1.206	1.183	1.145
	50,001 = 100,000		1.173	1.155	1.138	1.109
	50,000 or Less		1.000	1.000	1.000	1.000
	More than \$ 500,000	2,500	1.248	1.220	1.196	1.155
	250,001 = 500,000		1.224	1.199	1.177	1.140
	100,001 = 250,000		1.166	1.149	1.132	1.105
	100,000 or Less		0.945	0.950	0.955	0.965
	More than \$ 1,000,000	5,000	1.253	1.225	1.200	1.158
	500,001 = 1,000,000		1.224	1.199	1.177	1.140
	250,001 = 500,000		1.173	1.155	1.138	1.109
	250,000 or Less		1.000	1.000	1.000	1.000
	More than \$ 5,000,000	10,000	1.263	1.233	1.208	1.164
	1,000,001 = 5,000,000		1.250	1.222	1.197	1.156
	500,001 = 1,000,000		1.173	1.155	1.138	1.109
	250,001 = 500,000		1.081	1.073	1.065	1.052
	250,000 or Less		0.807	0.823	0.841	0.875
	More than \$ 10,000,000	25,000	1.266	1.236	1.210	1.166
	5,000,001 = 10,000,000		1.250	1.222	1.197	1.156
	1,000,001 = 5,000,000		1.211	1.188	1.167	1.132
	500,001 = 1,000,000		1.040	1.036	1.032	1.025
	500,000 or Less		0.733	0.753	0.778	0.826
	More than \$ 10,000,000	50,000	1.255	1.226	1.201	1.159
	5,500,001 = 10,000,000		1.225	1.200	1.178	1.141
	3,500,001 = 5,500,000		1.190	1.169	1.151	1.119



	<u>1,000,001 = 3,500,000</u> <u>1,000,000 or Less</u>		<u>1.111</u> <u>0.733</u>	<u>1.099</u> <u>0.753</u>	<u>1.089</u> <u>0.778</u>	<u>1.070</u> <u>0.826</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> <u>1,000,000 or Less</u>	<u>75,000</u>	<u>1.244</u> <u>1.201</u> <u>1.149</u> <u>1.040</u> <u>0.598</u>	<u>1.217</u> <u>1.179</u> <u>1.133</u> <u>1.036</u> <u>0.620</u>	<u>1.193</u> <u>1.159</u> <u>1.119</u> <u>1.032</u> <u>0.656</u>	<u>1.153</u> <u>1.126</u> <u>1.094</u> <u>1.025</u> <u>0.731</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> <u>1,000,000 or Less</u>	<u>100,000</u>	<u>1.233</u> <u>1.176</u> <u>1.111</u> <u>0.975</u> <u>0.569</u>	<u>1.208</u> <u>1.158</u> <u>1.099</u> <u>0.977</u> <u>0.569</u>	<u>1.185</u> <u>1.140</u> <u>1.089</u> <u>0.980</u> <u>0.625</u>	<u>1.146</u> <u>1.111</u> <u>1.070</u> <u>0.984</u> <u>0.754</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> <u>1,000,000 or Less</u>	<u>250,000</u>	<u>1.174</u> <u>1.046</u> <u>0.917</u> <u>0.698</u> <u>0.493</u>	<u>1.155</u> <u>1.041</u> <u>0.924</u> <u>0.719</u> <u>0.487</u>	<u>1.138</u> <u>1.037</u> <u>0.932</u> <u>0.747</u> <u>0.544</u>	<u>1.109</u> <u>1.029</u> <u>0.947</u> <u>0.802</u> <u>0.679</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> <u>1,000,000 or Less</u>	<u>500,000</u>	<u>1.091</u> <u>0.873</u> <u>0.698</u> <u>0.533</u> <u>0.270</u>	<u>1.080</u> <u>0.885</u> <u>0.719</u> <u>0.530</u> <u>0.244</u>	<u>1.071</u> <u>0.897</u> <u>0.747</u> <u>0.587</u> <u>0.291</u>	<u>1.057</u> <u>0.919</u> <u>0.802</u> <u>0.719</u> <u>0.410</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> <u>1,000,000 or Less</u>	<u>750,000</u>	<u>1.022</u> <u>0.744</u> <u>0.565</u> <u>0.399</u> <u>0.148</u>	<u>1.018</u> <u>0.764</u> <u>0.585</u> <u>0.384</u> <u>0.122</u>	<u>1.015</u> <u>0.788</u> <u>0.624</u> <u>0.440</u> <u>0.151</u>	<u>1.012</u> <u>0.833</u> <u>0.706</u> <u>0.575</u> <u>0.230</u>
\$	More than \$ <u>10,000,000</u> <u>5,500,001 = 10,000,000</u> <u>3,500,001 = 5,500,000</u> <u>1,000,001 = 3,500,000</u> <u>1,000,000 or Less</u>	<u>1,000,000</u>	<u>0.966</u> <u>0.648</u> <u>0.533</u> <u>0.307</u> <u>N/A</u>	<u>0.965</u> <u>0.670</u> <u>0.530</u> <u>0.284</u> <u>N/A</u>	<u>0.968</u> <u>0.702</u> <u>0.587</u> <u>0.334</u> <u>N/A</u>	<u>0.975</u> <u>0.767</u> <u>0.719</u> <u>0.460</u> <u>N/A</u>

**Table 73.#3 Earthquake Deductible Options – Deductible Tier 3**

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

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
1C and 1D	\$ 500	1 %	3.680	5.280	6.400	8.880
		2 %	3.400	4.600	5.360	6.760
		3 %	3.173	4.160	4.720	5.733
		4 %	3.000	3.820	4.300	5.060
		5 %	2.848	3.568	3.968	4.592
		10 %	2.344	2.784	3.016	3.352
		15 %	2.048	2.368	2.528	2.763
		20 %	1.840	2.092	2.216	2.392
		25 %	1.686	1.894	1.997	2.141
		30 %	1.565	1.744	1.829	1.952
		35 %	1.472	1.625	1.701	1.803
		40 %	1.392	1.530	1.594	1.686
		45 %	1.328	1.451	1.508	1.589
		50 %	1.272	1.382	1.435	1.509
		55 %	1.226	1.327	1.375	1.441
		60 %	1.187	1.279	1.323	1.384
		65 %	1.154	1.238	1.279	1.335
		70 %	1.127	1.205	1.242	1.295
		75 %	1.105	1.177	1.211	1.260
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
2A, 2B, 3A, 3B and 4A	\$ 500	1 %	4.080	5.920	7.120	9.760
		2 %	3.760	5.120	5.960	7.480
		3 %	3.520	4.613	5.280	6.347
		4 %	3.320	4.260	4.780	5.620
		5 %	3.152	3.968	4.400	5.104
		10 %	2.576	3.072	3.328	3.704
		15 %	2.229	2.592	2.773	3.029
		20 %	1.988	2.280	2.416	2.612
		25 %	1.814	2.051	2.166	2.323
		30 %	1.675	1.877	1.973	2.107
		35 %	1.566	1.742	1.824	1.941
		40 %	1.474	1.630	1.704	1.804
		45 %	1.399	1.538	1.604	1.694
		50 %	1.334	1.461	1.520	1.602
		55 %	1.279	1.393	1.449	1.523
		60 %	1.232	1.337	1.387	1.455
		65 %	1.191	1.289	1.334	1.397
		70 %	1.158	1.247	1.290	1.347
		75 %	1.130	1.212	1.251	1.306

**Table 75.#1 Sub-limit Factors – Deductible Tier 1**

			Total Property Value
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Building Class	Deductible	Sub-limit	\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 500	1 %	3.840	5.600	6.800	9.520
		2 %	3.560	4.840	5.680	7.240
		3 %	3.307	4.347	4.987	6.107
		4 %	3.120	4.000	4.520	5.380
		5 %	2.960	3.728	4.160	4.864
		10 %	2.440	2.912	3.152	3.528
		15 %	2.128	2.469	2.640	2.901
		20 %	1.916	2.184	2.316	2.512
		25 %	1.757	1.978	2.086	2.246
		30 %	1.635	1.821	1.915	2.048
		35 %	1.536	1.701	1.778	1.895
		40 %	1.458	1.600	1.670	1.772
		45 %	1.390	1.520	1.582	1.671
		50 %	1.336	1.451	1.507	1.589
		55 %	1.289	1.395	1.446	1.519
		60 %	1.249	1.347	1.393	1.461
		65 %	1.217	1.306	1.349	1.412
		70 %	1.191	1.272	1.312	1.370
		75 %	1.171	1.245	1.282	1.337
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
4B and 5A	\$ 500	1 %	4.000	5.760	7.040	9.760
		2 %	3.720	5.040	5.880	7.440
		3 %	3.467	4.533	5.173	6.293
		4 %	3.260	4.180	4.700	5.580
		5 %	3.104	3.888	4.336	5.056
		10 %	2.552	3.040	3.288	3.672
		15 %	2.219	2.576	2.752	3.013
		20 %	1.992	2.272	2.408	2.608
		25 %	1.824	2.054	2.166	2.330
		30 %	1.696	1.891	1.984	2.120
		35 %	1.591	1.760	1.842	1.959
		40 %	1.506	1.656	1.728	1.830
		45 %	1.435	1.568	1.634	1.724
		50 %	1.374	1.496	1.554	1.637
		55 %	1.324	1.434	1.488	1.562
		60 %	1.281	1.383	1.431	1.500
		65 %	1.246	1.338	1.383	1.446
		70 %	1.216	1.301	1.343	1.401
		75 %	1.191	1.270	1.309	1.363

Table 75.#2 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
		1 %	2.720	4.240	5.520	8.720
		2 %	2.600	3.840	4.760	6.680

1C and 1D	\$ 1,000	3 %	2.507	3.547	4.267	5.680
		4 %	2.400	3.320	3.920	5.020
		5 %	2.304	3.136	3.648	4.560
		10 %	1.984	2.528	2.832	3.336
		15 %	1.771	2.181	2.400	2.747
		20 %	1.616	1.944	2.120	2.384
		25 %	1.501	1.773	1.917	2.131
		30 %	1.408	1.640	1.763	1.944
		35 %	1.330	1.536	1.641	1.799
		40 %	1.268	1.450	1.544	1.682
		45 %	1.216	1.380	1.463	1.586
		50 %	1.173	1.318	1.395	1.506
		55 %	1.135	1.268	1.337	1.439
		60 %	1.104	1.225	1.288	1.381
		65 %	1.078	1.189	1.247	1.333
		70 %	1.057	1.159	1.213	1.293
		75 %	1.042	1.134	1.184	1.258
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
2A, 2B, 3A, 3B and 4A	\$ 1,000	1 %	3.040	4.720	6.160	9.600
		2 %	2.880	4.280	5.320	7.400
		3 %	2.747	3.947	4.747	6.293
		4 %	2.640	3.680	4.360	5.580
		5 %	2.528	3.472	4.064	5.072
		10 %	2.160	2.776	3.128	3.688
		15 %	1.909	2.379	2.635	3.019
		20 %	1.736	2.112	2.308	2.604
		25 %	1.600	1.914	2.077	2.317
		30 %	1.491	1.760	1.899	2.101
		35 %	1.403	1.639	1.760	1.934
		40 %	1.332	1.540	1.646	1.800
		45 %	1.269	1.458	1.552	1.689
		50 %	1.218	1.387	1.474	1.597
		55 %	1.174	1.327	1.407	1.519
		60 %	1.135	1.276	1.348	1.452
		65 %	1.103	1.232	1.298	1.394
		70 %	1.077	1.194	1.256	1.345
		75 %	1.055	1.163	1.220	1.303

Table 75.#3 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
		1 %	2.880	4.480	5.840	9.360
		2 %	2.720	4.040	5.000	7.160
		3 %	2.587	3.707	4.480	6.027
		4 %	2.500	3.460	4.120	5.340
		5 %	2.400	3.264	3.824	4.832
		10 %	2.064	2.632	2.960	3.512

3C, 4C, 4D, 5B, 5C and 5AA	\$ 1,000	15 %	1.840	2.272	2.507	2.885
		20 %	1.684	2.028	2.212	2.504
		25 %	1.565	1.850	2.000	2.237
		30 %	1.469	1.712	1.843	2.040
		35 %	1.392	1.605	1.717	1.888
		40 %	1.328	1.518	1.616	1.766
		45 %	1.276	1.445	1.532	1.668
		50 %	1.232	1.384	1.464	1.584
		55 %	1.194	1.332	1.405	1.516
		60 %	1.164	1.289	1.356	1.457
		65 %	1.138	1.254	1.316	1.408
		70 %	1.120	1.224	1.281	1.367
		75 %	1.106	1.201	1.253	1.333
Building Class	Deductible	Sub- limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
4B and 5A	\$ 1,000	1 %	2.960	4.640	6.000	9.600
		2 %	2.840	4.200	5.200	7.360
		3 %	2.720	3.867	4.667	6.240
		4 %	2.600	3.620	4.280	5.520
		5 %	2.512	3.408	3.984	5.008
		10 %	2.152	2.744	3.088	3.648
		15 %	1.915	2.368	2.613	2.997
		20 %	1.748	2.108	2.300	2.600
		25 %	1.622	1.920	2.080	2.320
		30 %	1.520	1.776	1.912	2.115
		35 %	1.438	1.662	1.778	1.954
		40 %	1.368	1.568	1.672	1.826
		45 %	1.312	1.490	1.582	1.719
		50 %	1.264	1.426	1.509	1.632
		55 %	1.223	1.370	1.446	1.559
		60 %	1.189	1.323	1.393	1.496
		65 %	1.162	1.284	1.348	1.444
		70 %	1.139	1.250	1.310	1.399
		75 %	1.122	1.223	1.279	1.361

Table 75.#4 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub- limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
1C and 1D	\$ 2,500	1 %	2.480	4.160	5.280	8.400
		2 %	2.360	3.760	4.600	6.520
		3 %	2.293	3.493	4.160	5.547
		4 %	2.200	3.260	3.820	4.940
		5 %	2.128	3.088	3.568	4.496
		10 %	1.856	2.496	2.784	3.304
		15 %	1.675	2.155	2.368	2.725
		20 %	1.536	1.928	2.092	2.368
		25 %	1.430	1.760	1.894	2.118
		30 %	1.349	1.629	1.744	1.933

		35 %	1.280	1.525	1.625	1.787
		40 %	1.222	1.440	1.530	1.672
		45 %	1.175	1.371	1.451	1.577
		50 %	1.134	1.310	1.382	1.498
		55 %	1.101	1.261	1.327	1.431
		60 %	1.073	1.219	1.279	1.375
		65 %	1.050	1.183	1.238	1.327
		70 %	1.032	1.153	1.205	1.287
		75 %	1.019	1.129	1.177	1.253
Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
2A, 2B, 3A, 3B and 4A	\$ 2,500	1 %	2.720	4.640	5.920	9.280
		2 %	2.600	4.200	5.120	7.240
		3 %	2.507	3.867	4.613	6.187
		4 %	2.420	3.620	4.260	5.480
		5 %	2.320	3.424	3.968	4.992
		10 %	2.016	2.744	3.072	3.648
		15 %	1.797	2.357	2.592	2.992
		20 %	1.644	2.092	2.280	2.584
		25 %	1.520	1.898	2.051	2.301
		30 %	1.424	1.747	1.877	2.088
		35 %	1.344	1.627	1.742	1.922
		40 %	1.278	1.530	1.630	1.790
		45 %	1.221	1.447	1.538	1.680
		50 %	1.174	1.378	1.461	1.589
		55 %	1.135	1.319	1.393	1.511
		60 %	1.100	1.268	1.337	1.445
		65 %	1.071	1.226	1.289	1.388
		70 %	1.047	1.189	1.247	1.339
		75 %	1.028	1.157	1.212	1.298

Table 75.#5 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 2,500	1 %	2.560	4.320	5.600	9.040
		2 %	2.480	3.960	4.840	6.960
		3 %	2.373	3.653	4.347	5.893
		4 %	2.280	3.400	4.000	5.240
		5 %	2.208	3.216	3.728	4.752
		10 %	1.928	2.600	2.912	3.472
		15 %	1.739	2.245	2.469	2.859
		20 %	1.600	2.008	2.184	2.480
		25 %	1.494	1.834	1.978	2.221
		30 %	1.408	1.701	1.821	2.027
		35 %	1.339	1.593	1.701	1.877
		40 %	1.282	1.508	1.600	1.756
		45 %	1.234	1.436	1.520	1.657
		50 %	1.194	1.376	1.451	1.576

		55 %	1.159	1.325	1.395	1.508
		60 %	1.132	1.283	1.347	1.451
		65 %	1.110	1.248	1.306	1.402
		70 %	1.094	1.218	1.272	1.361
		75 %	1.084	1.196	1.245	1.328
Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
4B and 5A	\$ 2,500	1 %	2.720	4.560	5.760	9.280
		2 %	2.600	4.120	5.040	7.160
		3 %	2.480	3.813	4.533	6.107
		4 %	2.400	3.560	4.180	5.420
		5 %	2.304	3.360	3.888	4.928
		10 %	2.008	2.712	3.040	3.608
		15 %	1.808	2.341	2.576	2.971
		20 %	1.660	2.088	2.272	2.576
		25 %	1.546	1.904	2.054	2.304
		30 %	1.456	1.763	1.891	2.099
		35 %	1.381	1.650	1.760	1.941
		40 %	1.318	1.558	1.656	1.814
		45 %	1.268	1.481	1.568	1.710
		50 %	1.224	1.416	1.496	1.624
		55 %	1.187	1.361	1.434	1.551
		60 %	1.156	1.316	1.383	1.489
		65 %	1.131	1.276	1.338	1.436
		70 %	1.112	1.245	1.301	1.392
		75 %	1.098	1.218	1.270	1.356

**Table 75.#6 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000
1C and 1D	\$ 5,000	1 %	2.720	4.240	5.280	8.000
		2 %	2.600	3.840	4.600	6.320
		3 %	2.507	3.547	4.160	5.413
		4 %	2.400	3.320	3.820	4.840
		5 %	2.304	3.136	3.568	4.416
		10 %	1.984	2.528	2.784	3.256
		15 %	1.771	2.181	2.368	2.693
		20 %	1.616	1.944	2.092	2.344
		25 %	1.501	1.773	1.894	2.099
		30 %	1.408	1.640	1.744	1.917
		35 %	1.330	1.536	1.625	1.776
		40 %	1.268	1.450	1.530	1.660
		45 %	1.216	1.380	1.451	1.568
		50 %	1.173	1.318	1.382	1.490
		55 %	1.135	1.268	1.327	1.423
		60 %	1.104	1.225	1.279	1.368
		65 %	1.078	1.189	1.238	1.321
		70 %	1.057	1.159	1.205	1.280

		75 %	1.042	1.134	1.177	1.247
Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000
2A, 2B, 3A, 3B and 4A	\$ 5,000	1 %	3.040	4.720	5.920	8.960
		2 %	2.880	4.280	5.120	7.040
		3 %	2.747	3.947	4.613	6.027
		4 %	2.640	3.680	4.260	5.380
		5 %	2.528	3.472	3.968	4.896
		10 %	2.160	2.776	3.072	3.600
		15 %	1.909	2.379	2.592	2.960
		20 %	1.736	2.112	2.280	2.560
		25 %	1.600	1.914	2.051	2.282
		30 %	1.491	1.760	1.877	2.072
		35 %	1.403	1.639	1.742	1.909
		40 %	1.332	1.540	1.630	1.778
		45 %	1.269	1.458	1.538	1.669
		50 %	1.218	1.387	1.461	1.579
		55 %	1.174	1.327	1.393	1.503
		60 %	1.135	1.276	1.337	1.437
		65 %	1.103	1.232	1.289	1.381
		70 %	1.077	1.194	1.247	1.333
		75 %	1.055	1.163	1.212	1.291

Table 75.#7 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 5,000	1 %	2.880	4.480	5.600	8.640
		2 %	2.720	4.040	4.840	6.720
		3 %	2.587	3.707	4.347	5.760
		4 %	2.500	3.460	4.000	5.120
		5 %	2.400	3.264	3.728	4.656
		10 %	2.064	2.632	2.912	3.424
		15 %	1.840	2.272	2.469	2.827
		20 %	1.684	2.028	2.184	2.456
		25 %	1.565	1.850	1.978	2.198
		30 %	1.469	1.712	1.821	2.008
		35 %	1.392	1.605	1.701	1.861
		40 %	1.328	1.518	1.600	1.744
		45 %	1.276	1.445	1.520	1.646
		50 %	1.232	1.384	1.451	1.566
		55 %	1.194	1.332	1.395	1.498
		60 %	1.164	1.289	1.347	1.441
		65 %	1.138	1.254	1.306	1.393
		70 %	1.120	1.224	1.272	1.354
		75 %	1.106	1.201	1.245	1.321
Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000



4B and 5A	\$ 5,000	1 %	2.960	4.640	5.760	8.880
		2 %	2.840	4.200	5.040	6.960
		3 %	2.720	3.867	4.533	5.973
		4 %	2.600	3.620	4.180	5.320
		5 %	2.512	3.408	3.888	4.832
		10 %	2.152	2.744	3.040	3.560
		15 %	1.915	2.368	2.576	2.939
		20 %	1.748	2.108	2.272	2.552
		25 %	1.622	1.920	2.054	2.282
		30 %	1.520	1.776	1.891	2.083
		35 %	1.438	1.662	1.760	1.927
		40 %	1.368	1.568	1.656	1.802
		45 %	1.312	1.490	1.568	1.700
		50 %	1.264	1.426	1.496	1.613
		55 %	1.223	1.370	1.434	1.542
		60 %	1.189	1.323	1.383	1.480
		65 %	1.162	1.284	1.338	1.429
		70 %	1.139	1.250	1.301	1.385
		75 %	1.122	1.223	1.270	1.348

Table 75.#8 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
1C and 1D	\$ 10,000	1 %	2.000	3.280	4.240	6.240	8.000
		2 %	1.920	3.040	3.840	5.240	6.320
		3 %	1.867	2.880	3.547	4.640	5.413
		4 %	1.820	2.740	3.320	4.220	4.820
		5 %	1.776	2.608	3.136	3.904	4.400
		10 %	1.592	2.192	2.528	2.976	3.256
		15 %	1.461	1.931	2.181	2.501	2.693
		20 %	1.360	1.748	1.944	2.196	2.344
		25 %	1.280	1.610	1.773	1.981	2.099
		30 %	1.216	1.501	1.640	1.816	1.917
		35 %	1.163	1.413	1.536	1.689	1.774
		40 %	1.120	1.340	1.450	1.584	1.660
		45 %	1.083	1.280	1.380	1.499	1.566
		50 %	1.051	1.230	1.318	1.427	1.488
		55 %	1.025	1.187	1.268	1.367	1.423
		60 %	1.004	1.151	1.225	1.316	1.367
		65 %	0.988	1.120	1.189	1.273	1.319
		70 %	0.976	1.095	1.159	1.237	1.280
		75 %	0.970	1.075	1.134	1.206	1.246
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
		1 %	2.160	3.600	4.720	6.960	8.880
		2 %	2.080	3.360	4.280	5.840	7.000
		3 %	2.027	3.173	3.947	5.173	6.027
		4 %	1.960	3.020	3.680	4.700	5.380

2A, 2B, 3A, 3B and 4A	\$ 10,000	5 %	1.920	2.880	3.472	4.336	4.896
		10 %	1.704	2.400	2.776	3.288	3.592
		15 %	1.552	2.096	2.379	2.747	2.955
		20 %	1.436	1.884	2.112	2.396	2.556
		25 %	1.347	1.725	1.914	2.147	2.278
		30 %	1.272	1.600	1.760	1.960	2.069
		35 %	1.209	1.497	1.639	1.813	1.909
		40 %	1.158	1.414	1.540	1.692	1.776
		45 %	1.115	1.344	1.458	1.595	1.669
		50 %	1.077	1.285	1.387	1.510	1.578
		55 %	1.046	1.233	1.327	1.440	1.501
		60 %	1.019	1.191	1.276	1.380	1.436
		65 %	0.997	1.153	1.232	1.328	1.380
		70 %	0.981	1.121	1.194	1.283	1.331
		75 %	0.969	1.094	1.163	1.246	1.291

**Table 75.#9 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
3C, 4C, 4D, 5B, 5G and 5AA	\$ 10,000	1 %	2.080	3.360	4.480	6.640	8.640
		2 %	2.000	3.160	4.040	5.520	6.720
		3 %	1.947	2.987	3.707	4.880	5.733
		4 %	1.880	2.840	3.460	4.440	5.100
		5 %	1.840	2.720	3.264	4.096	4.656
		10 %	1.656	2.280	2.632	3.120	3.416
		15 %	1.520	2.011	2.272	2.613	2.821
		20 %	1.420	1.820	2.028	2.296	2.456
		25 %	1.338	1.677	1.850	2.070	2.198
		30 %	1.272	1.565	1.712	1.899	2.008
		35 %	1.221	1.477	1.605	1.767	1.861
		40 %	1.176	1.404	1.518	1.660	1.742
		45 %	1.138	1.342	1.445	1.572	1.646
		50 %	1.107	1.291	1.384	1.499	1.565
		55 %	1.082	1.248	1.332	1.437	1.498
		60 %	1.063	1.212	1.289	1.387	1.441
		65 %	1.049	1.183	1.254	1.343	1.393
		70 %	1.039	1.159	1.224	1.306	1.353
		75 %	1.035	1.140	1.201	1.277	1.321
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
		1 %	2.160	3.520	4.640	6.880	8.880
		2 %	2.080	3.320	4.200	5.760	6.960
		3 %	2.027	3.147	3.867	5.093	5.947
		4 %	1.960	2.980	3.620	4.620	5.300
		5 %	1.920	2.848	3.408	4.272	4.832
		10 %	1.720	2.384	2.744	3.248	3.552
		15 %	1.573	2.091	2.368	2.725	2.933
		20 %	1.468	1.892	2.108	2.388	2.552

4B and 5A	\$ 10,000	25 %	1.382	1.741	1.920	2.150	2.282
		30 %	1.312	1.621	1.776	1.971	2.083
		35 %	1.255	1.527	1.662	1.831	1.927
		40 %	1.206	1.448	1.568	1.716	1.800
		45 %	1.166	1.383	1.490	1.623	1.698
		50 %	1.131	1.328	1.426	1.546	1.613
		55 %	1.104	1.281	1.370	1.479	1.540
		60 %	1.081	1.241	1.323	1.424	1.480
		65 %	1.063	1.209	1.284	1.376	1.428
		70 %	1.051	1.181	1.250	1.336	1.384
		75 %	1.044	1.159	1.223	1.303	1.348

**Table 75.#10 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 25,000	1 %	1.760	2.960	4.960	6.240	7.280
		2 %	1.720	2.800	4.360	5.240	5.920
		3 %	1.680	2.667	3.973	4.640	5.120
		4 %	1.640	2.540	3.680	4.220	4.600
		5 %	1.616	2.432	3.440	3.904	4.224
		10 %	1.464	2.072	2.712	2.976	3.160
		15 %	1.360	1.840	2.315	2.501	2.624
		20 %	1.272	1.672	2.048	2.196	2.292
		25 %	1.206	1.546	1.859	1.981	2.058
		30 %	1.152	1.445	1.715	1.816	1.883
		35 %	1.106	1.365	1.600	1.689	1.744
		40 %	1.068	1.298	1.506	1.584	1.634
		45 %	1.036	1.243	1.429	1.499	1.543
		50 %	1.010	1.195	1.365	1.427	1.467
		55 %	0.988	1.156	1.311	1.367	1.404
		60 %	0.971	1.123	1.264	1.316	1.349
		65 %	0.959	1.094	1.225	1.273	1.303
		70 %	0.950	1.071	1.191	1.237	1.265
		75 %	0.947	1.053	1.164	1.206	1.232
Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 25,000	1 %	1.920	3.280	5.520	6.960	8.160
		2 %	1.880	3.080	4.880	5.840	6.560
		3 %	1.813	2.933	4.427	5.173	5.707
		4 %	1.760	2.800	4.080	4.700	5.120
		5 %	1.728	2.672	3.824	4.336	4.688
		10 %	1.560	2.256	2.992	3.288	3.488
		15 %	1.435	1.989	2.533	2.747	2.885
		20 %	1.340	1.800	2.232	2.396	2.500
		25 %	1.261	1.654	2.013	2.147	2.234
		30 %	1.197	1.539	1.845	1.960	2.032
		35 %	1.143	1.445	1.712	1.813	1.874
		40 %	1.098	1.366	1.604	1.692	1.748

	45 %	1.061	1.301	1.515	1.595	1.643
	50 %	1.029	1.245	1.440	1.510	1.555
	55 %	1.002	1.197	1.375	1.440	1.481
	60 %	0.979	1.156	1.320	1.380	1.417
	65 %	0.961	1.121	1.273	1.328	1.362
	70 %	0.949	1.093	1.232	1.283	1.315
	75 %	0.940	1.068	1.198	1.246	1.275

**Table 75.#11 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 25,000	1 %	1.840	3.120	5.200	6.640	7.840
		2 %	1.800	2.920	4.600	5.520	6.280
		3 %	1.760	2.773	4.160	4.880	5.413
		4 %	1.720	2.640	3.840	4.440	4.860
		5 %	1.680	2.528	3.600	4.096	4.448
		10 %	1.528	2.152	2.832	3.120	3.312
		15 %	1.413	1.915	2.411	2.613	2.747
		20 %	1.332	1.740	2.136	2.296	2.396
		25 %	1.264	1.613	1.939	2.070	2.154
		30 %	1.208	1.509	1.792	1.899	1.971
		35 %	1.161	1.426	1.673	1.767	1.829
		40 %	1.124	1.360	1.578	1.660	1.714
		45 %	1.092	1.303	1.499	1.572	1.620
		50 %	1.066	1.256	1.432	1.499	1.542
		55 %	1.046	1.216	1.376	1.437	1.476
		60 %	1.029	1.183	1.331	1.387	1.421
		65 %	1.019	1.156	1.291	1.343	1.376
		70 %	1.013	1.134	1.258	1.306	1.337
		75 %	1.012	1.118	1.232	1.277	1.306
Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 25,000	1 %	1.920	3.200	5.440	6.880	8.080
		2 %	1.880	3.040	4.760	5.760	6.480
		3 %	1.813	2.880	4.347	5.093	5.627
		4 %	1.780	2.760	4.020	4.620	5.060
		5 %	1.744	2.656	3.744	4.272	4.624
		10 %	1.584	2.248	2.952	3.248	3.448
		15 %	1.467	1.989	2.512	2.725	2.859
		20 %	1.372	1.808	2.224	2.388	2.492
		25 %	1.299	1.670	2.016	2.150	2.237
		30 %	1.240	1.563	1.859	1.971	2.043
		35 %	1.191	1.474	1.733	1.831	1.893
		40 %	1.150	1.402	1.630	1.716	1.772
		45 %	1.116	1.340	1.547	1.623	1.673
		50 %	1.086	1.290	1.475	1.546	1.589
		55 %	1.063	1.247	1.417	1.479	1.520
		60 %	1.045	1.209	1.365	1.424	1.460

	65 %	1.031	1.179	1.322	1.376	1.410
	70 %	1.023	1.154	1.287	1.336	1.368
	75 %	1.020	1.135	1.257	1.303	1.332

**Table 75.#12 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 50,000	1 %	1.760	3.520	4.480	5.280	6.560
		2 %	1.720	3.240	4.040	4.640	5.440
		3 %	1.680	3.067	3.707	4.187	4.800
		4 %	1.640	2.900	3.460	3.840	4.360
		5 %	1.616	2.752	3.248	3.584	4.016
		10 %	1.464	2.288	2.600	2.800	3.040
		15 %	1.360	2.000	2.235	2.373	2.544
		20 %	1.272	1.804	1.988	2.096	2.232
		25 %	1.206	1.658	1.808	1.904	2.006
		30 %	1.152	1.541	1.672	1.749	1.840
		35 %	1.106	1.449	1.563	1.630	1.707
		40 %	1.068	1.372	1.474	1.532	1.602
		45 %	1.036	1.310	1.399	1.452	1.515
		50 %	1.010	1.256	1.338	1.386	1.442
		55 %	0.988	1.210	1.286	1.329	1.380
		60 %	0.971	1.172	1.241	1.281	1.328
		65 %	0.959	1.141	1.204	1.241	1.284
		70 %	0.950	1.113	1.173	1.206	1.247
		75 %	0.947	1.092	1.147	1.178	1.215
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 50,000	1 %	1.920	3.920	5.040	5.920	7.360
		2 %	1.880	3.600	4.520	5.160	6.080
		3 %	1.813	3.387	4.133	4.667	5.360
		4 %	1.760	3.200	3.840	4.280	4.840
		5 %	1.728	3.040	3.616	3.984	4.464
		10 %	1.560	2.504	2.864	3.088	3.360
		15 %	1.435	2.176	2.443	2.603	2.795
		20 %	1.340	1.948	2.160	2.284	2.432
		25 %	1.261	1.779	1.955	2.058	2.179
		30 %	1.197	1.645	1.795	1.883	1.987
		35 %	1.143	1.541	1.671	1.746	1.835
		40 %	1.098	1.452	1.566	1.634	1.712
		45 %	1.061	1.378	1.481	1.541	1.611
		50 %	1.029	1.315	1.410	1.462	1.526
		55 %	1.002	1.261	1.347	1.396	1.455
		60 %	0.979	1.215	1.295	1.340	1.393
		65 %	0.961	1.175	1.249	1.291	1.340
		70 %	0.949	1.143	1.210	1.249	1.295
		75 %	0.940	1.115	1.178	1.214	1.257

**Table 75.#13 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 50,000	1 %	1.840	3.680	4.720	5.600	6.960
		2 %	1.800	3.400	4.240	4.880	5.760
		3 %	1.760	3.200	3.893	4.373	5.067
		4 %	1.720	3.020	3.620	4.020	4.580
		5 %	1.680	2.864	3.408	3.744	4.208
		10 %	1.528	2.384	2.712	2.920	3.184
		15 %	1.413	2.085	2.325	2.475	2.661
		20 %	1.332	1.880	2.072	2.188	2.332
		25 %	1.264	1.728	1.888	1.984	2.099
		30 %	1.208	1.608	1.744	1.827	1.925
		35 %	1.161	1.513	1.632	1.703	1.787
		40 %	1.124	1.436	1.542	1.604	1.678
		45 %	1.092	1.372	1.467	1.522	1.589
		50 %	1.066	1.318	1.403	1.454	1.514
		55 %	1.046	1.273	1.351	1.396	1.452
		60 %	1.029	1.235	1.307	1.348	1.399
		65 %	1.019	1.204	1.269	1.308	1.354
		70 %	1.013	1.177	1.239	1.274	1.317
		75 %	1.012	1.157	1.214	1.247	1.286
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 50,000	1 %	1.920	3.840	4.960	5.840	7.200
		2 %	1.880	3.560	4.440	5.080	6.000
		3 %	1.813	3.333	4.053	4.560	5.280
		4 %	1.780	3.160	3.780	4.200	4.760
		5 %	1.744	3.008	3.552	3.920	4.384
		10 %	1.584	2.488	2.832	3.048	3.320
		15 %	1.467	2.171	2.427	2.581	2.773
		20 %	1.372	1.956	2.156	2.280	2.424
		25 %	1.299	1.792	1.962	2.061	2.179
		30 %	1.240	1.667	1.811	1.896	1.997
		35 %	1.191	1.566	1.691	1.765	1.851
		40 %	1.150	1.484	1.594	1.660	1.736
		45 %	1.116	1.413	1.513	1.572	1.641
		50 %	1.086	1.355	1.446	1.499	1.562
		55 %	1.063	1.306	1.389	1.437	1.494
		60 %	1.045	1.265	1.340	1.384	1.436
		65 %	1.031	1.230	1.300	1.340	1.388
		70 %	1.023	1.201	1.265	1.303	1.347
		75 %	1.020	1.178	1.237	1.273	1.313

Table 75.#14 Sub-limit Factors – Deductible Tier 1

			Total Property Value
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Building Class	Deductible	Sub-limit	\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 75,000	1 %	1.440	2.960	3.920	4.720	6.080
		2 %	1.400	2.800	3.600	4.200	5.120
		3 %	1.387	2.667	3.333	3.840	4.560
		4 %	1.360	2.540	3.140	3.560	4.160
		5 %	1.344	2.432	2.976	3.344	3.856
		10 %	1.248	2.072	2.424	2.656	2.952
		15 %	1.179	1.840	2.107	2.272	2.480
		20 %	1.124	1.672	1.888	2.020	2.180
		25 %	1.075	1.546	1.725	1.834	1.968
		30 %	1.035	1.445	1.600	1.693	1.805
		35 %	1.003	1.365	1.499	1.582	1.680
		40 %	0.976	1.298	1.418	1.490	1.576
		45 %	0.955	1.243	1.351	1.415	1.492
		50 %	0.936	1.195	1.293	1.352	1.421
		55 %	0.922	1.156	1.245	1.297	1.361
		60 %	0.912	1.123	1.204	1.252	1.311
		65 %	0.907	1.094	1.169	1.214	1.268
		70 %	0.906	1.071	1.141	1.182	1.232
		75 %	0.910	1.053	1.117	1.155	1.202
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 75,000	1 %	1.520	3.280	4.400	5.280	6.800
		2 %	1.520	3.080	4.000	4.680	5.720
		3 %	1.467	2.933	3.707	4.267	5.093
		4 %	1.440	2.800	3.480	3.960	4.640
		5 %	1.424	2.672	3.296	3.712	4.288
		10 %	1.312	2.256	2.664	2.928	3.256
		15 %	1.232	1.989	2.299	2.485	2.725
		20 %	1.164	1.800	2.044	2.196	2.380
		25 %	1.107	1.654	1.859	1.984	2.134
		30 %	1.061	1.539	1.715	1.821	1.949
		35 %	1.024	1.445	1.598	1.691	1.803
		40 %	0.992	1.366	1.504	1.586	1.684
		45 %	0.964	1.301	1.424	1.499	1.586
		50 %	0.941	1.245	1.357	1.424	1.504
		55 %	0.922	1.197	1.300	1.361	1.434
		60 %	0.908	1.156	1.251	1.307	1.373
		65 %	0.898	1.121	1.209	1.260	1.322
		70 %	0.893	1.093	1.174	1.222	1.278
		75 %	0.893	1.068	1.143	1.187	1.241

Table 75.#15 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	1.520	3.120	4.080	4.960	6.400
		2 %	1.480	2.920	3.760	4.400	5.440

3C, 4C, 4D, 5B, 5C and 5AA	\$ 75,000	3 %	1.440	2.773	3.493	4.027	4.800
		4 %	1.420	2.640	3.280	3.720	4.360
		5 %	1.408	2.528	3.104	3.488	4.032
		10 %	1.304	2.152	2.528	2.768	3.088
		15 %	1.232	1.915	2.192	2.368	2.592
		20 %	1.176	1.740	1.964	2.104	2.280
		25 %	1.130	1.613	1.798	1.914	2.058
		30 %	1.091	1.509	1.669	1.768	1.888
		35 %	1.058	1.426	1.568	1.653	1.758
		40 %	1.030	1.360	1.484	1.560	1.652
		45 %	1.010	1.303	1.415	1.483	1.564
		50 %	0.992	1.256	1.357	1.418	1.493
		55 %	0.980	1.216	1.308	1.364	1.431
		60 %	0.972	1.183	1.267	1.319	1.380
		65 %	0.969	1.156	1.233	1.280	1.337
		70 %	0.970	1.134	1.205	1.248	1.302
		75 %	0.977	1.118	1.183	1.223	1.273
Building Class	Deductible	Sub- limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 75,000	1 %	1.520	3.200	4.320	5.200	6.640
		2 %	1.520	3.040	3.920	4.600	5.640
		3 %	1.493	2.880	3.653	4.187	5.013
		4 %	1.480	2.760	3.420	3.900	4.560
		5 %	1.456	2.656	3.232	3.648	4.208
		10 %	1.352	2.248	2.640	2.888	3.216
		15 %	1.269	1.989	2.283	2.469	2.704
		20 %	1.208	1.808	2.044	2.192	2.372
		25 %	1.158	1.670	1.869	1.987	2.138
		30 %	1.115	1.563	1.731	1.835	1.960
		35 %	1.079	1.474	1.623	1.712	1.819
		40 %	1.050	1.402	1.534	1.612	1.708
		45 %	1.026	1.340	1.460	1.531	1.616
		50 %	1.006	1.290	1.397	1.461	1.538
		55 %	0.992	1.247	1.344	1.402	1.473
		60 %	0.981	1.209	1.299	1.353	1.417
		65 %	0.975	1.179	1.262	1.311	1.371
		70 %	0.974	1.154	1.230	1.275	1.331
		75 %	0.979	1.135	1.204	1.247	1.298

Table 75.#16 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub- limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	1.280	2.560	3.520	4.320	5.680
		2 %	1.240	2.480	3.240	3.880	4.880
		3 %	1.200	2.373	3.067	3.573	4.373
		4 %	1.200	2.280	2.900	3.340	4.000
		5 %	1.184	2.208	2.752	3.152	3.712
		10 %	1.112	1.912	2.288	2.544	2.872



1C and 1D	\$ 100,000	15 %	1.061	1.712	2.000	2.187	2.427
		20 %	1.020	1.568	1.804	1.952	2.140
		25 %	0.986	1.459	1.658	1.779	1.933
		30 %	0.957	1.371	1.541	1.648	1.779
		35 %	0.935	1.298	1.449	1.541	1.655
		40 %	0.916	1.240	1.372	1.454	1.554
		45 %	0.900	1.189	1.310	1.383	1.472
		50 %	0.888	1.147	1.256	1.323	1.403
		55 %	0.880	1.111	1.210	1.271	1.345
		60 %	0.876	1.081	1.172	1.228	1.296
		65 %	0.875	1.057	1.141	1.191	1.254
		70 %	0.880	1.037	1.113	1.161	1.219
		75 %	0.891	1.022	1.092	1.136	1.190
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 100,000	1 %	1.280	2.880	3.920	4.800	6.320
		2 %	1.280	2.720	3.600	4.320	5.440
		3 %	1.253	2.613	3.387	3.973	4.880
		4 %	1.240	2.500	3.200	3.720	4.460
		5 %	1.232	2.416	3.040	3.504	4.128
		10 %	1.160	2.072	2.504	2.792	3.176
		15 %	1.099	1.845	2.176	2.389	2.661
		20 %	1.048	1.680	1.948	2.120	2.332
		25 %	1.005	1.552	1.779	1.920	2.096
		30 %	0.971	1.451	1.645	1.768	1.917
		35 %	0.942	1.367	1.541	1.646	1.774
		40 %	0.918	1.298	1.452	1.546	1.660
		45 %	0.900	1.239	1.378	1.461	1.564
		50 %	0.883	1.189	1.315	1.390	1.483
		55 %	0.871	1.146	1.261	1.331	1.415
		60 %	0.863	1.109	1.215	1.280	1.357
		65 %	0.858	1.078	1.175	1.236	1.307
		70 %	0.858	1.053	1.143	1.198	1.264
		75 %	0.864	1.030	1.115	1.166	1.228

Table 75.#17 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C	\$ 100,000	1 %	1.280	2.720	3.680	4.480	6.000
		2 %	1.280	2.560	3.400	4.080	5.120
		3 %	1.253	2.480	3.200	3.733	4.587
		4 %	1.240	2.380	3.020	3.500	4.200
		5 %	1.232	2.288	2.864	3.296	3.888
		10 %	1.168	1.984	2.384	2.648	3.000
		15 %	1.115	1.781	2.085	2.283	2.533
		20 %	1.076	1.636	1.880	2.036	2.236
		25 %	1.040	1.520	1.728	1.856	2.019
		30 %	1.011	1.432	1.608	1.720	1.859

and 5AA		35 %	0.987	1.358	1.513	1.611	1.730
		40 %	0.970	1.298	1.436	1.522	1.628
		45 %	0.956	1.248	1.372	1.449	1.543
		50 %	0.946	1.206	1.318	1.387	1.474
		55 %	0.938	1.171	1.273	1.337	1.414
		60 %	0.936	1.141	1.235	1.293	1.364
		65 %	0.939	1.118	1.204	1.257	1.323
		70 %	0.946	1.099	1.177	1.226	1.288
		75 %	0.960	1.086	1.157	1.203	1.260
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 100,000	1 %	1.360	2.800	3.840	4.720	6.240
		2 %	1.320	2.680	3.560	4.240	5.360
		3 %	1.307	2.587	3.333	3.920	4.773
		4 %	1.280	2.480	3.160	3.660	4.380
		5 %	1.264	2.400	3.008	3.440	4.064
		10 %	1.200	2.072	2.488	2.760	3.136
		15 %	1.147	1.856	2.171	2.379	2.640
		20 %	1.100	1.696	1.956	2.116	2.324
		25 %	1.062	1.578	1.792	1.930	2.099
		30 %	1.029	1.480	1.667	1.784	1.928
		35 %	1.006	1.401	1.566	1.669	1.792
		40 %	0.984	1.338	1.484	1.574	1.684
		45 %	0.967	1.284	1.413	1.495	1.595
		50 %	0.955	1.237	1.355	1.429	1.518
		55 %	0.945	1.199	1.306	1.373	1.455
		60 %	0.941	1.165	1.265	1.327	1.401
		65 %	0.940	1.138	1.230	1.286	1.355
		70 %	0.946	1.117	1.201	1.253	1.318
		75 %	0.957	1.101	1.178	1.226	1.285

Table 75.#18 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 250,000	1 %	0.800	1.600	2.320	3.040	4.320
		2 %	0.840	1.600	2.240	2.840	3.920
		3 %	0.827	1.547	2.160	2.693	3.600
		4 %	0.820	1.520	2.080	2.560	3.380
		5 %	0.816	1.504	2.032	2.464	3.184
		10 %	0.808	1.376	1.776	2.088	2.552
		15 %	0.800	1.280	1.611	1.851	2.197
		20 %	0.788	1.208	1.484	1.684	1.960
		25 %	0.784	1.146	1.386	1.555	1.786
		30 %	0.781	1.099	1.309	1.453	1.653
		35 %	0.782	1.056	1.243	1.374	1.545
		40 %	0.784	1.022	1.190	1.306	1.458
		45 %	0.789	0.994	1.145	1.248	1.387
		50 %	0.797	0.970	1.107	1.202	1.326

		55 %	0.809	0.950	1.075	1.161	1.274
		60 %	0.824	0.933	1.048	1.127	1.231
		65 %	0.847	0.922	1.025	1.098	1.194
		70 %	0.879	0.915	1.008	1.074	1.163
		75 %	N/A	0.914	0.996	1.056	1.138
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 250,000	1 %	0.800	1.760	2.560	3.360	4.880
		2 %	0.840	1.720	2.440	3.120	4.360
		3 %	0.827	1.680	2.373	2.960	4.027
		4 %	0.820	1.640	2.280	2.820	3.740
		5 %	0.816	1.600	2.208	2.704	3.520
		10 %	0.792	1.456	1.920	2.280	2.808
		15 %	0.779	1.344	1.728	2.005	2.405
		20 %	0.768	1.260	1.584	1.812	2.128
		25 %	0.758	1.190	1.469	1.664	1.930
		30 %	0.755	1.133	1.379	1.547	1.773
		35 %	0.750	1.086	1.303	1.451	1.650
		40 %	0.750	1.044	1.240	1.374	1.550
		45 %	0.752	1.010	1.188	1.307	1.467
		50 %	0.755	0.981	1.142	1.251	1.395
		55 %	0.764	0.956	1.103	1.203	1.334
		60 %	0.776	0.935	1.069	1.161	1.283
		65 %	0.793	0.918	1.041	1.126	1.238
		70 %	0.818	0.905	1.018	1.097	1.200
		75 %	N/A	0.898	0.999	1.072	1.168

Table 75.#19 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 250,000	1 %	0.880	1.680	2.400	3.120	4.560
		2 %	0.880	1.640	2.320	2.960	4.120
		3 %	0.880	1.627	2.240	2.800	3.787
		4 %	0.880	1.580	2.180	2.680	3.520
		5 %	0.880	1.552	2.096	2.560	3.312
		10 %	0.864	1.432	1.848	2.176	2.664
		15 %	0.853	1.339	1.675	1.925	2.288
		20 %	0.848	1.260	1.548	1.752	2.044
		25 %	0.845	1.200	1.446	1.622	1.862
		30 %	0.843	1.152	1.368	1.517	1.725
		35 %	0.843	1.111	1.301	1.435	1.616
		40 %	0.848	1.076	1.248	1.366	1.526
		45 %	0.855	1.049	1.202	1.308	1.452
		50 %	0.866	1.026	1.165	1.261	1.390
		55 %	0.881	1.007	1.133	1.220	1.340
		60 %	0.901	0.992	1.107	1.187	1.296
		65 %	0.928	0.983	1.086	1.159	1.259
		70 %	0.968	0.979	1.070	1.137	1.230

		75 %	N/A	0.981	1.060	1.121	1.205
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 250,000	1 %	0.880	1.760	2.560	3.280	4.720
		2 %	0.880	1.720	2.440	3.080	4.280
		3 %	0.880	1.680	2.347	2.933	3.947
		4 %	0.880	1.640	2.260	2.800	3.680
		5 %	0.880	1.616	2.192	2.672	3.472
		10 %	0.864	1.480	1.928	2.264	2.776
		15 %	0.859	1.381	1.739	2.005	2.389
		20 %	0.848	1.300	1.604	1.824	2.128
		25 %	0.842	1.235	1.498	1.683	1.936
		30 %	0.840	1.181	1.411	1.571	1.789
		35 %	0.839	1.138	1.342	1.483	1.673
		40 %	0.842	1.100	1.282	1.410	1.578
		45 %	0.848	1.068	1.234	1.348	1.499
		50 %	0.856	1.042	1.192	1.296	1.432
		55 %	0.868	1.021	1.158	1.251	1.377
		60 %	0.887	1.004	1.128	1.215	1.329
		65 %	0.911	0.992	1.104	1.184	1.290
		70 %	0.945	0.985	1.086	1.158	1.256
		75 %	N/A	0.983	1.072	1.138	1.229

Table 75.#20 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 500,000	1 %	0.720	1.120	1.600	2.160	3.360
		2 %	0.760	1.120	1.600	2.080	3.120
		3 %	0.747	1.093	1.547	2.027	2.933
		4 %	0.760	1.080	1.520	1.960	2.800
		5 %	0.768	1.072	1.504	1.904	2.672
		10 %	0.768	1.016	1.376	1.688	2.224
		15 %	0.773	0.976	1.280	1.541	1.957
		20 %	0.784	0.940	1.208	1.428	1.768
		25 %	0.797	0.915	1.146	1.338	1.626
		30 %	0.813	0.891	1.099	1.264	1.515
		35 %	0.832	0.871	1.056	1.205	1.426
		40 %	0.810	0.856	1.022	1.156	1.352
		45 %	0.800	0.846	0.994	1.113	1.291
		50 %	N/A	0.837	0.970	1.078	1.240
		55 %	N/A	0.836	0.950	1.049	1.196
		60 %	N/A	0.840	0.933	1.024	1.159
		65 %	N/A	0.847	0.922	1.004	1.127
		70 %	N/A	0.859	0.915	0.989	1.102
		75 %	N/A	0.878	0.914	0.978	1.082
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000

2A, 2B, 3A, 3B and 4A	\$ 500,000	1 %	0.720	1.120	1.760	2.400	3.760
		2 %	0.720	1.160	1.720	2.280	3.480
		3 %	0.693	1.120	1.680	2.213	3.253
		4 %	0.700	1.120	1.640	2.140	3.080
		5 %	0.704	1.104	1.600	2.064	2.944
		10 %	0.712	1.040	1.456	1.824	2.440
		15 %	0.715	0.992	1.344	1.648	2.128
		20 %	0.720	0.952	1.260	1.516	1.908
		25 %	0.730	0.918	1.190	1.411	1.744
		30 %	0.739	0.891	1.133	1.328	1.616
		35 %	0.754	0.869	1.086	1.257	1.513
		40 %	0.774	0.848	1.044	1.200	1.428
		45 %	0.804	0.832	1.010	1.150	1.356
		50 %	N/A	0.819	0.981	1.109	1.296
		55 %	N/A	0.815	0.956	1.072	1.244
		60 %	N/A	0.815	0.935	1.041	1.199
		65 %	N/A	0.817	0.918	1.015	1.161
		70 %	N/A	0.825	0.905	0.994	1.129
		75 %	N/A	0.839	0.898	0.978	1.102

Table 75.#21 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 500,000	1 %	0.800	1.200	1.680	2.240	3.520
		2 %	0.840	1.160	1.640	2.160	3.240
		3 %	0.827	1.147	1.627	2.107	3.067
		4 %	0.840	1.120	1.580	2.040	2.900
		5 %	0.832	1.120	1.552	1.984	2.768
		10 %	0.848	1.064	1.432	1.760	2.320
		15 %	0.853	1.029	1.339	1.605	2.037
		20 %	0.868	0.992	1.260	1.488	1.840
		25 %	0.883	0.966	1.200	1.395	1.696
		30 %	0.901	0.944	1.152	1.323	1.581
		35 %	0.903	0.926	1.111	1.262	1.490
		40 %	0.896	0.912	1.076	1.212	1.416
		45 %	0.887	0.903	1.049	1.170	1.353
		50 %	N/A	0.898	1.026	1.136	1.301
		55 %	N/A	0.899	1.007	1.107	1.257
		60 %	N/A	0.904	0.992	1.083	1.220
		65 %	N/A	0.914	0.983	1.065	1.190
		70 %	N/A	0.930	0.979	1.050	1.166
		75 %	N/A	0.955	0.981	1.042	1.147
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	0.800	1.200	1.760	2.320	3.680
		2 %	0.800	1.200	1.720	2.280	3.400
		3 %	0.827	1.173	1.680	2.187	3.200
		4 %	0.820	1.160	1.640	2.120	3.040

4B and 5A	\$ 500,000	5 %	0.816	1.152	1.616	2.064	2.896
		10 %	0.824	1.096	1.480	1.832	2.416
		15 %	0.832	1.051	1.381	1.664	2.123
		20 %	0.844	1.012	1.300	1.540	1.916
		25 %	0.858	0.982	1.235	1.443	1.760
		30 %	0.875	0.957	1.181	1.363	1.637
		35 %	0.894	0.937	1.138	1.298	1.541
		40 %	0.894	0.920	1.100	1.246	1.460
		45 %	0.884	0.908	1.068	1.200	1.394
		50 %	N/A	0.899	1.042	1.162	1.338
		55 %	N/A	0.899	1.021	1.129	1.290
		60 %	N/A	0.903	1.004	1.103	1.249
		65 %	N/A	0.910	0.992	1.081	1.216
		70 %	N/A	0.923	0.985	1.064	1.189
		75 %	N/A	0.944	0.983	1.053	1.166

**Table 75.#22 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 750,000	1 %	0.800	0.880	1.280	1.760	2.800
		2 %	0.800	0.880	1.280	1.720	2.680
		3 %	0.800	0.880	1.253	1.680	2.533
		4 %	0.820	0.880	1.240	1.640	2.440
		5 %	0.816	0.880	1.232	1.600	2.336
		10 %	0.848	0.856	1.152	1.456	2.008
		15 %	0.832	0.837	1.093	1.344	1.787
		20 %	0.812	0.820	1.048	1.264	1.632
		25 %	N/A	0.806	1.005	1.197	1.510
		30 %	N/A	0.800	0.973	1.141	1.416
		35 %	N/A	0.798	0.944	1.095	1.339
		40 %	N/A	0.796	0.922	1.056	1.276
		45 %	N/A	0.796	0.903	1.024	1.221
		50 %	N/A	0.802	0.888	0.997	1.176
		55 %	N/A	0.810	0.877	0.975	1.137
		60 %	N/A	0.821	0.869	0.957	1.105
		65 %	N/A	0.838	0.866	0.943	1.079
		70 %	N/A	0.863	0.870	0.934	1.057
		75 %	N/A	0.868	0.881	0.930	1.040
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	0.800	0.880	1.360	1.920	3.120
		2 %	0.840	0.920	1.360	1.840	2.920
		3 %	0.827	0.907	1.333	1.787	2.800
		4 %	0.840	0.880	1.300	1.760	2.680
		5 %	0.832	0.880	1.296	1.712	2.576
		10 %	0.784	0.848	1.200	1.544	2.184
		15 %	0.789	0.827	1.131	1.424	1.931
		20 %	0.772	0.808	1.076	1.324	1.752

2A, 2B, 3A, 3B and 4A	\$ 750,000	25 %	N/A	0.790	1.027	1.248	1.613
		30 %	N/A	0.779	0.989	1.184	1.504
		35 %	N/A	0.773	0.955	1.131	1.413
		40 %	N/A	0.768	0.926	1.086	1.338
		45 %	N/A	0.766	0.903	1.047	1.276
		50 %	N/A	0.768	0.883	1.013	1.222
		55 %	N/A	0.772	0.867	0.986	1.177
		60 %	N/A	0.780	0.855	0.963	1.137
		65 %	N/A	0.793	0.847	0.943	1.104
		70 %	N/A	0.811	0.843	0.928	1.077
		75 %	N/A	0.842	0.847	0.918	1.053

**Table 75.#23 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 750,000	1 %	0.880	0.960	1.360	1.840	2.960
		2 %	0.880	0.960	1.360	1.760	2.760
		3 %	0.907	0.933	1.333	1.733	2.640
		4 %	0.900	0.940	1.300	1.700	2.540
		5 %	0.912	0.928	1.280	1.664	2.432
		10 %	0.896	0.912	1.208	1.512	2.088
		15 %	0.875	0.891	1.147	1.403	1.861
		20 %	0.860	0.876	1.100	1.320	1.700
		25 %	N/A	0.864	1.059	1.251	1.574
		30 %	N/A	0.859	1.027	1.195	1.477
		35 %	N/A	0.855	0.999	1.150	1.399
		40 %	N/A	0.856	0.976	1.112	1.336
		45 %	N/A	0.860	0.958	1.079	1.282
		50 %	N/A	0.867	0.946	1.053	1.235
		55 %	N/A	0.879	0.935	1.033	1.197
		60 %	N/A	0.893	0.931	1.016	1.167
		65 %	N/A	0.914	0.930	1.003	1.140
		70 %	N/A	0.934	0.937	0.997	1.120
		75 %	N/A	0.950	0.954	0.995	1.105
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 750,000	1 %	0.880	0.960	1.440	1.920	3.040
		2 %	0.880	0.960	1.400	1.840	2.880
		3 %	0.880	0.960	1.360	1.813	2.773
		4 %	0.900	0.960	1.340	1.760	2.640
		5 %	0.912	0.944	1.328	1.728	2.544
		10 %	0.912	0.920	1.240	1.568	2.176
		15 %	0.891	0.896	1.179	1.451	1.936
		20 %	0.872	0.880	1.124	1.360	1.764
		25 %	N/A	0.867	1.082	1.290	1.632
		30 %	N/A	0.859	1.045	1.229	1.531
		35 %	N/A	0.855	1.017	1.179	1.447
		40 %	N/A	0.854	0.992	1.138	1.376

	45 %	N/A	0.855	0.971	1.102	1.317
	50 %	N/A	0.861	0.955	1.074	1.269
	55 %	N/A	0.870	0.943	1.049	1.228
	60 %	N/A	0.883	0.935	1.029	1.192
	65 %	N/A	0.901	0.932	1.014	1.163
	70 %	N/A	0.928	0.935	1.005	1.139
	75 %	N/A	0.932	0.947	1.001	1.121

**Table 75.#24 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 1,000,000	1 %	N/A	0.800	1.120	1.520	2.480
		2 %	N/A	0.800	1.120	1.480	2.360
		3 %	N/A	0.800	1.093	1.440	2.267
		4 %	N/A	0.800	1.080	1.420	2.180
		5 %	N/A	0.784	1.072	1.392	2.112
		10 %	N/A	0.784	1.016	1.288	1.840
		15 %	N/A	0.779	0.976	1.211	1.659
		20 %	N/A	0.772	0.940	1.148	1.524
		25 %	N/A	0.771	0.915	1.094	1.421
		30 %	N/A	0.771	0.891	1.051	1.339
		35 %	N/A	0.775	0.871	1.015	1.271
		40 %	N/A	0.780	0.856	0.984	1.214
		45 %	N/A	0.788	0.846	0.960	1.166
		50 %	N/A	0.798	0.837	0.939	1.126
		55 %	N/A	0.813	0.833	0.922	1.092
		60 %	N/A	0.827	0.835	0.909	1.064
		65 %	N/A	0.832	0.841	0.901	1.040
		70 %	N/A	0.848	0.856	0.897	1.022
		75 %	N/A	N/A	0.883	0.899	1.008
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 1,000,000	1 %	N/A	0.800	1.120	1.600	2.720
		2 %	N/A	0.800	1.160	1.560	2.600
		3 %	N/A	0.773	1.120	1.547	2.480
		4 %	N/A	0.780	1.120	1.500	2.380
		5 %	N/A	0.768	1.104	1.472	2.304
		10 %	N/A	0.760	1.040	1.360	1.992
		15 %	N/A	0.752	0.992	1.264	1.781
		20 %	N/A	0.744	0.952	1.192	1.628
		25 %	N/A	0.739	0.918	1.130	1.510
		30 %	N/A	0.736	0.891	1.080	1.413
		35 %	N/A	0.736	0.869	1.038	1.335
		40 %	N/A	0.738	0.848	1.000	1.268
		45 %	N/A	0.743	0.832	0.971	1.212
		50 %	N/A	0.750	0.819	0.944	1.165
		55 %	N/A	0.762	0.810	0.922	1.123
		60 %	N/A	0.777	0.805	0.904	1.089



	65 %	N/A	0.801	0.806	0.891	1.060
	70 %	N/A	0.799	0.814	0.881	1.034
	75 %	N/A	N/A	0.834	0.877	1.014

**Table 75.#25 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 1,000,000	1 %	N/A	0.880	1.200	1.600	2.560
		2 %	N/A	0.840	1.160	1.520	2.440
		3 %	N/A	0.853	1.147	1.493	2.347
		4 %	N/A	0.840	1.120	1.480	2.260
		5 %	N/A	0.848	1.120	1.456	2.192
		10 %	N/A	0.840	1.064	1.344	1.912
		15 %	N/A	0.837	1.029	1.264	1.728
		20 %	N/A	0.832	0.992	1.200	1.588
		25 %	N/A	0.832	0.966	1.149	1.482
		30 %	N/A	0.835	0.944	1.104	1.397
		35 %	N/A	0.839	0.926	1.070	1.328
		40 %	N/A	0.846	0.912	1.040	1.272
		45 %	N/A	0.857	0.903	1.015	1.225
		50 %	N/A	0.872	0.898	0.995	1.184
		55 %	N/A	0.892	0.896	0.979	1.151
		60 %	N/A	0.895	0.900	0.968	1.123
		65 %	N/A	0.905	0.910	0.962	1.102
		70 %	N/A	0.926	0.931	0.961	1.083
		75 %	N/A	N/A	0.966	0.967	1.072
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 1,000,000	1 %	N/A	0.880	1.200	1.600	2.640
		2 %	N/A	0.840	1.200	1.600	2.560
		3 %	N/A	0.853	1.173	1.547	2.453
		4 %	N/A	0.860	1.160	1.540	2.360
		5 %	N/A	0.848	1.152	1.504	2.288
		10 %	N/A	0.840	1.096	1.392	1.992
		15 %	N/A	0.832	1.051	1.307	1.792
		20 %	N/A	0.828	1.012	1.236	1.648
		25 %	N/A	0.829	0.982	1.178	1.536
		30 %	N/A	0.827	0.957	1.131	1.445
		35 %	N/A	0.832	0.937	1.093	1.371
		40 %	N/A	0.836	0.920	1.060	1.308
		45 %	N/A	0.846	0.908	1.031	1.257
		50 %	N/A	0.858	0.899	1.010	1.214
		55 %	N/A	0.874	0.896	0.991	1.177
		60 %	N/A	0.888	0.896	0.977	1.147
		65 %	N/A	0.895	0.903	0.969	1.121
		70 %	N/A	0.912	0.920	0.965	1.101
		75 %	N/A	N/A	0.950	0.966	1.086

**Table 75.#26 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
1C and 1D	\$ 500	1 %	5.680	8.800	11.120	16.240
		2 %	5.120	7.440	9.000	11.920
		3 %	4.720	6.587	7.760	9.813
		4 %	4.380	5.960	6.900	8.500
		5 %	4.112	5.472	6.256	7.568
		10 %	3.224	4.048	4.488	5.184
		15 %	2.715	3.307	3.611	4.085
		20 %	2.372	2.832	3.068	3.428
		25 %	2.122	2.499	2.691	2.982
		30 %	1.931	2.253	2.413	2.656
		35 %	1.781	2.057	2.197	2.407
		40 %	1.656	1.902	2.024	2.208
		45 %	1.554	1.772	1.883	2.046
		50 %	1.467	1.666	1.765	1.912
		55 %	1.393	1.574	1.664	1.799
		60 %	1.331	1.496	1.579	1.703
		65 %	1.276	1.429	1.505	1.618
		70 %	1.230	1.370	1.441	1.547
		75 %	1.190	1.321	1.387	1.485
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
2A, 2B, 3A, 3B and 4A	\$ 500	1 %	9.200	15.760	20.720	31.760
		2 %	8.120	12.960	16.200	22.480
		3 %	7.307	11.173	13.600	18.000
		4 %	6.700	9.900	11.860	15.260
		5 %	6.176	8.928	10.560	13.344
		10 %	4.584	6.184	7.088	8.544
		15 %	3.701	4.837	5.461	6.448
		20 %	3.136	4.016	4.488	5.236
		25 %	2.736	3.450	3.837	4.435
		30 %	2.437	3.040	3.363	3.864
		35 %	2.203	2.725	3.001	3.433
		40 %	2.016	2.474	2.718	3.096
		45 %	1.863	2.270	2.487	2.825
		50 %	1.734	2.101	2.298	2.602
		55 %	1.625	1.959	2.138	2.413
		60 %	1.532	1.837	2.001	2.255
		65 %	1.451	1.733	1.884	2.118
		70 %	1.381	1.641	1.782	2.000
		75 %	1.321	1.562	1.693	1.897

Table 75.#27 Sub-limit Factors – Deductible Tier 2

			Total Property Value
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Building Class	Deductible	Sub-limit	\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 500	1 %	7.520	11.840	15.120	22.240
		2 %	6.760	10.000	12.160	16.240
		3 %	6.187	8.800	10.427	13.280
		4 %	5.720	7.920	9.240	11.460
		5 %	5.360	7.248	8.352	10.176
		10 %	4.144	5.280	5.896	6.856
		15 %	3.456	4.267	4.693	5.355
		20 %	2.996	3.628	3.956	4.456
		25 %	2.662	3.184	3.446	3.850
		30 %	2.411	2.851	3.072	3.411
		35 %	2.210	2.590	2.784	3.072
		40 %	2.046	2.382	2.552	2.806
		45 %	1.911	2.212	2.363	2.590
		50 %	1.798	2.069	2.206	2.410
		55 %	1.702	1.948	2.073	2.259
		60 %	1.619	1.844	1.959	2.129
		65 %	1.547	1.755	1.861	2.018
		70 %	1.486	1.678	1.776	1.922
		75 %	1.433	1.610	1.701	1.838
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
4B and 5A	\$ 500	1 %	8.240	13.360	17.200	25.600
		2 %	7.400	11.200	13.720	18.520
		3 %	6.747	9.787	11.680	15.067
		4 %	6.240	8.780	10.300	12.940
		5 %	5.824	8.016	9.280	11.440
		10 %	4.464	5.760	6.472	7.608
		15 %	3.691	4.619	5.115	5.883
		20 %	3.184	3.904	4.284	4.868
		25 %	2.816	3.408	3.715	4.186
		30 %	2.539	3.040	3.296	3.691
		35 %	2.320	2.752	2.976	3.314
		40 %	2.144	2.524	2.720	3.016
		45 %	1.996	2.338	2.512	2.775
		50 %	1.874	2.181	2.338	2.576
		55 %	1.769	2.048	2.192	2.409
		60 %	1.679	1.935	2.067	2.265
		65 %	1.601	1.838	1.958	2.143
		70 %	1.535	1.752	1.865	2.037
		75 %	1.476	1.678	1.783	1.943

Table 75.#28 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
		1 %	3.920	6.800	9.200	15.920
		2 %	3.680	6.000	7.760	11.720

1C and 1D	\$ 1,000	3 %	3.467	5.440	6.827	9.707
		4 %	3.280	5.000	6.160	8.420
		5 %	3.136	4.640	5.648	7.504
		10 %	2.584	3.560	4.144	5.144
		15 %	2.235	2.955	3.371	4.059
		20 %	1.988	2.560	2.884	3.412
		25 %	1.802	2.278	2.541	2.966
		30 %	1.659	2.064	2.288	2.645
		35 %	1.541	1.895	2.087	2.395
		40 %	1.446	1.758	1.928	2.198
		45 %	1.365	1.644	1.797	2.037
		50 %	1.298	1.549	1.686	1.904
		55 %	1.239	1.468	1.594	1.792
		60 %	1.189	1.399	1.513	1.696
		65 %	1.146	1.338	1.445	1.614
		70 %	1.110	1.287	1.386	1.542
		75 %	1.081	1.243	1.334	1.481
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
2A, 2B, 3A, 3B and 4A	\$ 1,000	1 %	5.760	11.440	16.720	31.040
		2 %	5.320	9.880	13.600	22.120
		3 %	4.933	8.747	11.653	17.760
		4 %	4.620	7.900	10.300	15.080
		5 %	4.352	7.232	9.264	13.200
		10 %	3.416	5.216	6.376	8.472
		15 %	2.848	4.155	4.971	6.400
		20 %	2.464	3.488	4.112	5.200
		25 %	2.182	3.024	3.533	4.406
		30 %	1.965	2.680	3.107	3.840
		35 %	1.794	2.411	2.782	3.413
		40 %	1.656	2.200	2.526	3.076
		45 %	1.540	2.025	2.316	2.807
		50 %	1.443	1.880	2.142	2.586
		55 %	1.360	1.759	1.997	2.400
		60 %	1.289	1.653	1.872	2.241
		65 %	1.227	1.562	1.765	2.106
		70 %	1.175	1.483	1.671	1.989
		75 %	1.131	1.413	1.589	1.886

Table 75.#29 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
		1 %	5.120	9.040	12.480	21.760
		2 %	4.760	7.960	10.440	16.000
		3 %	4.453	7.173	9.120	13.120
		4 %	4.220	6.580	8.200	11.340
		5 %	4.016	6.096	7.488	10.080
		10 %	3.272	4.600	5.408	6.808

3C, 4C, 4D, 5B, 5C and 5AA	\$ 1,000	15 %	2.800	3.787	4.357	5.317
		20 %	2.476	3.256	3.700	4.432
		25 %	2.230	2.877	3.238	3.830
		30 %	2.040	2.589	2.896	3.392
		35 %	1.888	2.366	2.631	3.058
		40 %	1.762	2.184	2.418	2.794
		45 %	1.657	2.034	2.244	2.578
		50 %	1.568	1.909	2.099	2.400
		55 %	1.492	1.802	1.975	2.249
		60 %	1.427	1.711	1.869	2.121
		65 %	1.371	1.631	1.777	2.010
		70 %	1.322	1.562	1.698	1.914
		75 %	1.282	1.503	1.630	1.831
Building Class	Deductible	Sub- limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
4B and 5A	\$ 1,000	1 %	5.520	10.080	14.080	25.040
		2 %	5.120	8.800	11.680	18.240
		3 %	4.800	7.920	10.187	14.880
		4 %	4.540	7.220	9.100	12.780
		5 %	4.304	6.672	8.272	11.312
		10 %	3.472	4.984	5.912	7.544
		15 %	2.960	4.069	4.725	5.845
		20 %	2.600	3.476	3.984	4.836
		25 %	2.333	3.056	3.472	4.160
		30 %	2.128	2.744	3.093	3.669
		35 %	1.961	2.496	2.800	3.296
		40 %	1.826	2.298	2.566	3.002
		45 %	1.714	2.135	2.373	2.763
		50 %	1.618	1.998	2.214	2.565
		55 %	1.536	1.882	2.079	2.397
		60 %	1.465	1.783	1.963	2.256
		65 %	1.406	1.696	1.863	2.133
		70 %	1.353	1.621	1.776	2.027
		75 %	1.310	1.556	1.701	1.935

Table 75.#30 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub- limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
1C and 1D	\$ 2,500	1 %	3.440	6.560	8.800	15.200
		2 %	3.240	5.840	7.440	11.400
		3 %	3.093	5.307	6.587	9.440
		4 %	2.960	4.900	5.960	8.220
		5 %	2.832	4.560	5.472	7.360
		10 %	2.368	3.504	4.048	5.072
		15 %	2.069	2.917	3.307	4.011
		20 %	1.856	2.528	2.832	3.372
		25 %	1.690	2.253	2.499	2.938
		30 %	1.563	2.043	2.253	2.619

		35 %	1.456	1.874	2.057	2.373
		40 %	1.370	1.740	1.902	2.178
		45 %	1.298	1.628	1.772	2.020
		50 %	1.235	1.536	1.666	1.888
		55 %	1.183	1.456	1.574	1.777
		60 %	1.137	1.387	1.496	1.683
		65 %	1.099	1.328	1.429	1.601
		70 %	1.067	1.277	1.370	1.530
		75 %	1.041	1.233	1.321	1.470
Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
2A, 2B, 3A, 3B and 4A	\$ 2,500	1 %	4.880	11.040	15.760	29.600
		2 %	4.560	9.560	12.960	21.360
		3 %	4.267	8.507	11.173	17.253
		4 %	4.020	7.700	9.900	14.680
		5 %	3.808	7.056	8.928	12.880
		10 %	3.048	5.104	6.184	8.304
		15 %	2.571	4.080	4.837	6.288
		20 %	2.240	3.428	4.016	5.116
		25 %	1.997	2.976	3.450	4.339
		30 %	1.808	2.637	3.040	3.784
		35 %	1.657	2.377	2.725	3.365
		40 %	1.534	2.168	2.474	3.036
		45 %	1.431	1.998	2.270	2.772
		50 %	1.344	1.856	2.101	2.552
		55 %	1.270	1.735	1.959	2.369
		60 %	1.207	1.632	1.837	2.215
		65 %	1.152	1.542	1.733	2.081
		70 %	1.105	1.465	1.641	1.965
		75 %	1.067	1.397	1.562	1.863

Table 75.#31 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 2,500	1 %	4.400	8.800	11.840	20.880
		2 %	4.160	7.760	10.000	15.480
		3 %	3.947	7.013	8.800	12.800
		4 %	3.760	6.440	7.920	11.080
		5 %	3.600	5.968	7.248	9.872
		10 %	2.976	4.528	5.280	6.704
		15 %	2.581	3.733	4.267	5.248
		20 %	2.296	3.212	3.628	4.376
		25 %	2.080	2.842	3.184	3.786
		30 %	1.912	2.560	2.851	3.357
		35 %	1.774	2.341	2.590	3.026
		40 %	1.662	2.162	2.382	2.766
		45 %	1.566	2.014	2.212	2.555
		50 %	1.486	1.890	2.069	2.378

		55 %	1.418	1.785	1.948	2.230
		60 %	1.359	1.695	1.844	2.103
		65 %	1.308	1.616	1.755	1.994
		70 %	1.265	1.549	1.678	1.898
		75 %	1.230	1.490	1.610	1.817
Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
4B and 5A	\$ 2,500	1 %	4.800	9.760	13.360	24.000
		2 %	4.480	8.560	11.200	17.640
		3 %	4.240	7.707	9.787	14.480
		4 %	4.020	7.060	8.780	12.480
		5 %	3.824	6.528	8.016	11.072
		10 %	3.152	4.896	5.760	7.416
		15 %	2.709	4.005	4.619	5.760
		20 %	2.400	3.428	3.904	4.772
		25 %	2.166	3.018	3.408	4.109
		30 %	1.984	2.709	3.040	3.627
		35 %	1.838	2.466	2.752	3.259
		40 %	1.716	2.272	2.524	2.970
		45 %	1.614	2.112	2.338	2.734
		50 %	1.528	1.978	2.181	2.539
		55 %	1.453	1.863	2.048	2.374
		60 %	1.391	1.764	1.935	2.233
		65 %	1.337	1.680	1.838	2.113
		70 %	1.290	1.606	1.752	2.009
		75 %	1.252	1.542	1.678	1.918

Table 75.#32 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000
1C and 1D	\$ 5,000	1 %	3.920	6.800	8.800	14.480
		2 %	3.680	6.000	7.440	11.000
		3 %	3.467	5.440	6.587	9.173
		4 %	3.280	5.000	5.960	8.020
		5 %	3.136	4.640	5.472	7.184
		10 %	2.584	3.560	4.048	4.976
		15 %	2.235	2.955	3.307	3.947
		20 %	1.988	2.560	2.832	3.324
		25 %	1.802	2.278	2.499	2.899
		30 %	1.659	2.064	2.253	2.587
		35 %	1.541	1.895	2.057	2.347
		40 %	1.446	1.758	1.902	2.156
		45 %	1.365	1.644	1.772	2.000
		50 %	1.298	1.549	1.666	1.870
		55 %	1.239	1.468	1.574	1.760
		60 %	1.189	1.399	1.496	1.667
		65 %	1.146	1.338	1.429	1.586
		70 %	1.110	1.287	1.370	1.518

		75 %	1.084	1.243	1.321	1.457
Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000
2A, 2B, 3A, 3B and 4A	\$ 5,000	1 %	5.760	11.440	15.760	28.080
		2 %	5.320	9.880	12.960	20.480
		3 %	4.933	8.747	11.173	16.667
		4 %	4.620	7.900	9.900	14.220
		5 %	4.352	7.232	8.928	12.512
		10 %	3.416	5.216	6.184	8.120
		15 %	2.848	4.155	4.837	6.160
		20 %	2.464	3.488	4.016	5.020
		25 %	2.182	3.024	3.450	4.262
		30 %	1.965	2.680	3.040	3.720
		35 %	1.794	2.411	2.725	3.310
		40 %	1.656	2.200	2.474	2.988
		45 %	1.540	2.025	2.270	2.727
		50 %	1.443	1.880	2.101	2.514
		55 %	1.360	1.759	1.959	2.335
		60 %	1.289	1.653	1.837	2.181
		65 %	1.227	1.562	1.733	2.050
		70 %	1.175	1.483	1.641	1.937
		75 %	1.134	1.413	1.562	1.838

Table 75.#33 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 5,000	1 %	5.120	9.040	11.840	19.840
		2 %	4.760	7.960	10.000	14.920
		3 %	4.453	7.173	8.800	12.400
		4 %	4.220	6.580	7.920	10.780
		5 %	4.016	6.096	7.248	9.632
		10 %	3.272	4.600	5.280	6.576
		15 %	2.800	3.787	4.267	5.163
		20 %	2.476	3.256	3.628	4.312
		25 %	2.230	2.877	3.184	3.734
		30 %	2.040	2.589	2.851	3.312
		35 %	1.888	2.366	2.590	2.990
		40 %	1.762	2.184	2.382	2.734
		45 %	1.657	2.034	2.212	2.524
		50 %	1.568	1.909	2.069	2.352
		55 %	1.492	1.802	1.948	2.205
		60 %	1.427	1.711	1.844	2.081
		65 %	1.371	1.631	1.755	1.973
		70 %	1.322	1.562	1.678	1.880
		75 %	1.282	1.503	1.610	1.799
Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000



4B and 5A	\$ 5,000	1 %	5.520	10.080	13.360	22.800
		2 %	5.120	8.800	11.200	16.960
		3 %	4.800	7.920	9.787	14.027
		4 %	4.540	7.220	8.780	12.140
		5 %	4.304	6.672	8.016	10.784
		10 %	3.472	4.984	5.760	7.272
		15 %	2.960	4.069	4.619	5.659
		20 %	2.600	3.476	3.904	4.696
		25 %	2.333	3.056	3.408	4.048
		30 %	2.128	2.744	3.040	3.576
		35 %	1.961	2.496	2.752	3.216
		40 %	1.826	2.298	2.524	2.932
		45 %	1.714	2.135	2.338	2.700
		50 %	1.618	1.998	2.181	2.507
		55 %	1.536	1.882	2.048	2.346
		60 %	1.465	1.783	1.935	2.208
		65 %	1.406	1.696	1.838	2.090
		70 %	1.353	1.621	1.752	1.987
		75 %	1.310	1.556	1.678	1.898

Table 75.#34 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
1C and 1D	\$ 10,000	1 %	2.560	4.880	6.800	10.720	14.480
		2 %	2.480	4.480	6.000	8.720	10.960
		3 %	2.373	4.160	5.440	7.573	9.147
		4 %	2.300	3.900	5.000	6.740	8.000
		5 %	2.224	3.680	4.640	6.144	7.168
		10 %	1.928	2.952	3.560	4.416	4.968
		15 %	1.723	2.512	2.955	3.563	3.941
		20 %	1.568	2.212	2.560	3.032	3.320
		25 %	1.446	1.987	2.278	2.662	2.896
		30 %	1.352	1.816	2.064	2.389	2.584
		35 %	1.271	1.680	1.895	2.176	2.345
		40 %	1.204	1.566	1.758	2.006	2.154
		45 %	1.148	1.474	1.644	1.867	1.998
		50 %	1.101	1.394	1.549	1.749	1.869
		55 %	1.060	1.327	1.468	1.651	1.759
		60 %	1.027	1.268	1.399	1.567	1.665
		65 %	0.998	1.218	1.338	1.494	1.585
		70 %	0.975	1.175	1.287	1.431	1.517
		75 %	0.958	1.138	1.243	1.377	1.456
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
		1 %	3.360	7.600	11.440	19.920	27.920
		2 %	3.160	6.840	9.880	15.680	20.440
		3 %	3.040	6.240	8.747	13.227	16.613
		4 %	2.900	5.780	7.900	11.540	14.200

2A, 2B, 3A, 3B and 4A	\$ 10,000	5 %	2.768	5.376	7.232	10.304	12.496
		10 %	2.320	4.072	5.216	6.944	8.104
		15 %	2.011	3.333	4.155	5.365	6.155
		20 %	1.784	2.848	3.488	4.416	5.012
		25 %	1.613	2.499	3.024	3.776	4.256
		30 %	1.477	2.235	2.680	3.312	3.715
		35 %	1.369	2.027	2.411	2.958	3.305
		40 %	1.278	1.860	2.200	2.680	2.984
		45 %	1.202	1.721	2.025	2.453	2.725
		50 %	1.136	1.605	1.880	2.267	2.510
		55 %	1.081	1.507	1.759	2.111	2.332
		60 %	1.035	1.423	1.653	1.976	2.180
		65 %	0.994	1.349	1.562	1.861	2.049
		70 %	0.961	1.285	1.483	1.761	1.935
		75 %	0.934	1.229	1.413	1.674	1.836

**Table 75.#35 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
3C, 4C, 4D, 5B, 5G and 5AA	\$ 10,000	1 %	3.280	6.400	9.040	14.560	19.760
		2 %	3.120	5.840	7.960	11.800	14.880
		3 %	2.987	5.413	7.173	10.160	12.373
		4 %	2.880	5.060	6.580	9.020	10.760
		5 %	2.768	4.768	6.096	8.176	9.616
		10 %	2.384	3.776	4.600	5.800	6.568
		15 %	2.112	3.179	3.787	4.629	5.157
		20 %	1.912	2.776	3.256	3.908	4.308
		25 %	1.757	2.480	2.877	3.408	3.731
		30 %	1.632	2.253	2.589	3.040	3.309
		35 %	1.529	2.073	2.366	2.754	2.987
		40 %	1.442	1.926	2.184	2.526	2.732
		45 %	1.371	1.803	2.034	2.340	2.523
		50 %	1.309	1.699	1.909	2.186	2.350
		55 %	1.255	1.610	1.802	2.054	2.204
		60 %	1.211	1.533	1.711	1.941	2.079
		65 %	1.173	1.467	1.631	1.845	1.972
		70 %	1.142	1.410	1.562	1.761	1.879
		75 %	1.118	1.361	1.503	1.687	1.798
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
		1 %	3.440	6.960	10.080	16.560	22.720
		2 %	3.280	6.360	8.800	13.280	16.920
		3 %	3.147	5.893	7.920	11.387	14.000
		4 %	3.020	5.500	7.220	10.060	12.100
		5 %	2.912	5.152	6.672	9.088	10.768
		10 %	2.488	4.040	4.984	6.360	7.264
		15 %	2.197	3.381	4.069	5.035	5.653
		20 %	1.980	2.936	3.476	4.224	4.692

4B and 5A	\$ 10,000	25 %	1.814	2.611	3.056	3.667	4.045
		30 %	1.677	2.365	2.744	3.256	3.573
		35 %	1.568	2.167	2.496	2.942	3.214
		40 %	1.476	2.008	2.298	2.690	2.928
		45 %	1.399	1.874	2.135	2.485	2.697
		50 %	1.333	1.762	1.998	2.314	2.506
		55 %	1.277	1.667	1.882	2.170	2.345
		60 %	1.229	1.584	1.783	2.047	2.207
		65 %	1.189	1.513	1.696	1.940	2.089
		70 %	1.155	1.450	1.621	1.848	1.985
		75 %	1.130	1.397	1.556	1.767	1.897

**Table 75.#36 Sub-limit Factors – Deductible Tier-2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 25,000	1 %	2.240	4.320	8.160	10.720	12.960
		2 %	2.160	4.000	7.000	8.720	10.120
		3 %	2.080	3.760	6.240	7.573	8.560
		4 %	2.020	3.540	5.680	6.740	7.540
		5 %	1.952	3.360	5.232	6.144	6.784
		10 %	1.728	2.736	3.904	4.416	4.776
		15 %	1.557	2.352	3.205	3.563	3.808
		20 %	1.432	2.084	2.752	3.032	3.220
		25 %	1.331	1.882	2.435	2.662	2.813
		30 %	1.251	1.725	2.197	2.389	2.515
		35 %	1.182	1.600	2.011	2.176	2.286
		40 %	1.126	1.496	1.860	2.006	2.102
		45 %	1.077	1.410	1.735	1.867	1.952
		50 %	1.037	1.336	1.632	1.749	1.827
		55 %	1.002	1.273	1.543	1.651	1.721
		60 %	0.973	1.220	1.468	1.567	1.631
		65 %	0.949	1.173	1.403	1.494	1.553
		70 %	0.931	1.134	1.346	1.431	1.486
		75 %	0.918	1.100	1.298	1.377	1.428
Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 25,000	1 %	2.800	6.480	14.320	19.920	24.800
		2 %	2.640	5.920	11.960	15.680	18.640
		3 %	2.533	5.467	10.427	13.227	15.360
		4 %	2.440	5.100	9.280	11.540	13.220
		5 %	2.352	4.784	8.416	10.304	11.680
		10 %	2.008	3.688	5.896	6.944	7.688
		15 %	1.760	3.051	4.635	5.365	5.867
		20 %	1.580	2.624	3.860	4.416	4.800
		25 %	1.440	2.314	3.325	3.776	4.086
		30 %	1.328	2.077	2.933	3.312	3.571
		35 %	1.237	1.890	2.633	2.958	3.182
		40 %	1.160	1.738	2.394	2.680	2.876

	45 %	1.095	1.612	2.199	2.453	2.628
	50 %	1.042	1.507	2.037	2.267	2.424
	55 %	0.995	1.417	1.900	2.111	2.253
	60 %	0.955	1.340	1.783	1.976	2.107
	65 %	0.922	1.273	1.682	1.861	1.982
	70 %	0.895	1.214	1.595	1.761	1.873
	75 %	0.874	1.163	1.519	1.674	1.778

**Table 75.#37 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 25,000	1 %	2.800	5.600	10.960	14.560	17.680
		2 %	2.680	5.200	9.360	11.800	13.720
		3 %	2.587	4.853	8.293	10.160	11.547
		4 %	2.500	4.580	7.520	9.020	10.120
		5 %	2.416	4.336	6.912	8.176	9.088
		10 %	2.120	3.480	5.080	5.800	6.288
		15 %	1.899	2.960	4.128	4.629	4.971
		20 %	1.736	2.604	3.520	3.908	4.164
		25 %	1.606	2.336	3.094	3.408	3.616
		30 %	1.499	2.131	2.773	3.040	3.213
		35 %	1.413	1.966	2.526	2.754	2.905
		40 %	1.338	1.830	2.326	2.526	2.660
		45 %	1.276	1.716	2.160	2.340	2.459
		50 %	1.222	1.621	2.022	2.186	2.291
		55 %	1.178	1.539	1.905	2.054	2.151
		60 %	1.140	1.468	1.805	1.941	2.031
		65 %	1.109	1.407	1.719	1.845	1.927
		70 %	1.085	1.354	1.645	1.761	1.838
		75 %	1.066	1.309	1.579	1.687	1.759
Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 25,000	1 %	2.880	6.080	12.320	16.560	20.240
		2 %	2.800	5.640	10.440	13.280	15.560
		3 %	2.693	5.253	9.227	11.387	13.013
		4 %	2.620	4.940	8.320	10.060	11.360
		5 %	2.528	4.656	7.616	9.088	10.144
		10 %	2.200	3.712	5.536	6.360	6.936
		15 %	1.968	3.136	4.459	5.035	5.429
		20 %	1.788	2.740	3.780	4.224	4.524
		25 %	1.648	2.451	3.306	3.667	3.910
		30 %	1.536	2.227	2.952	3.256	3.461
		35 %	1.442	2.048	2.679	2.942	3.115
		40 %	1.364	1.900	2.458	2.690	2.844
		45 %	1.298	1.780	2.279	2.485	2.622
		50 %	1.240	1.675	2.128	2.314	2.438
		55 %	1.193	1.587	2.000	2.170	2.282
		60 %	1.153	1.511	1.891	2.047	2.149

	65 %	1.119	1.445	1.796	1.940	2.036
	70 %	1.093	1.387	1.714	1.848	1.937
	75 %	1.072	1.339	1.643	1.767	1.851

**Table 75.#38 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 50,000	1 %	2.240	5.360	7.280	8.880	11.440
		2 %	2.160	4.880	6.400	7.520	9.200
		3 %	2.080	4.507	5.760	6.640	7.893
		4 %	2.020	4.200	5.260	6.000	7.020
		5 %	1.952	3.952	4.880	5.520	6.368
		10 %	1.728	3.120	3.696	4.072	4.544
		15 %	1.557	2.635	3.056	3.317	3.648
		20 %	1.432	2.308	2.640	2.844	3.096
		25 %	1.331	2.070	2.342	2.509	2.717
		30 %	1.251	1.888	2.117	2.259	2.432
		35 %	1.182	1.742	1.943	2.064	2.215
		40 %	1.126	1.622	1.800	1.908	2.040
		45 %	1.077	1.522	1.682	1.778	1.897
		50 %	1.037	1.438	1.582	1.670	1.776
		55 %	1.002	1.367	1.500	1.578	1.676
		60 %	0.973	1.305	1.427	1.500	1.589
		65 %	0.949	1.253	1.365	1.433	1.515
		70 %	0.931	1.207	1.311	1.374	1.450
		75 %	0.918	1.168	1.265	1.324	1.395
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 50,000	1 %	2.800	8.560	12.560	15.920	21.440
		2 %	2.640	7.600	10.680	13.080	16.680
		3 %	2.533	6.907	9.413	11.280	13.920
		4 %	2.440	6.340	8.460	9.980	12.100
		5 %	2.352	5.872	7.712	9.008	10.768
		10 %	2.008	4.384	5.488	6.224	7.200
		15 %	1.760	3.563	4.352	4.869	5.536
		20 %	1.580	3.024	3.640	4.036	4.548
		25 %	1.440	2.643	3.146	3.469	3.882
		30 %	1.328	2.357	2.781	3.053	3.403
		35 %	1.237	2.135	2.503	2.736	3.035
		40 %	1.160	1.954	2.278	2.484	2.748
		45 %	1.095	1.806	2.096	2.281	2.514
		50 %	1.042	1.683	1.944	2.110	2.322
		55 %	0.995	1.577	1.815	1.968	2.160
		60 %	0.955	1.487	1.707	1.845	2.021
		65 %	0.922	1.408	1.611	1.740	1.903
		70 %	0.895	1.341	1.529	1.648	1.800
		75 %	0.874	1.281	1.456	1.568	1.710

**Table 75.#39 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 50,000	1 %	2.800	7.040	9.760	12.000	15.600
		2 %	2.680	6.400	8.520	10.120	12.440
		3 %	2.587	5.893	7.627	8.880	10.640
		4 %	2.500	5.480	6.960	7.980	9.400
		5 %	2.416	5.136	6.416	7.312	8.480
		10 %	2.120	4.000	4.800	5.312	5.968
		15 %	1.899	3.349	3.925	4.288	4.747
		20 %	1.736	2.912	3.364	3.644	3.996
		25 %	1.606	2.592	2.966	3.194	3.482
		30 %	1.499	2.349	2.667	2.859	3.101
		35 %	1.413	2.155	2.432	2.599	2.807
		40 %	1.338	2.000	2.242	2.390	2.572
		45 %	1.276	1.868	2.087	2.219	2.382
		50 %	1.222	1.758	1.955	2.075	2.222
		55 %	1.178	1.665	1.844	1.953	2.087
		60 %	1.140	1.584	1.749	1.849	1.973
		65 %	1.109	1.515	1.668	1.760	1.873
		70 %	1.085	1.454	1.595	1.682	1.787
		75 %	1.066	1.402	1.534	1.614	1.713
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 50,000	1 %	2.880	7.760	10.880	13.520	17.760
		2 %	2.800	7.000	9.440	11.320	14.040
		3 %	2.693	6.427	8.427	9.867	11.920
		4 %	2.620	5.960	7.660	8.860	10.500
		5 %	2.528	5.568	7.056	8.064	9.440
		10 %	2.200	4.296	5.208	5.792	6.560
		15 %	1.968	3.573	4.224	4.645	5.173
		20 %	1.788	3.088	3.600	3.924	4.328
		25 %	1.648	2.739	3.158	3.421	3.750
		30 %	1.536	2.472	2.829	3.051	3.328
		35 %	1.442	2.261	2.571	2.763	3.003
		40 %	1.364	2.090	2.364	2.534	2.744
		45 %	1.298	1.948	2.194	2.345	2.533
		50 %	1.240	1.829	2.051	2.187	2.357
		55 %	1.193	1.728	1.930	2.055	2.209
		60 %	1.153	1.640	1.827	1.941	2.083
		65 %	1.119	1.566	1.737	1.842	1.973
		70 %	1.093	1.499	1.659	1.758	1.879
		75 %	1.072	1.442	1.591	1.683	1.796

Table 75.#40 Sub-limit Factors – Deductible Tier 2

			Total Property Value
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Building Class	Deductible	Sub-limit	\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 75,000	1 %	1.680	4.320	6.160	7.680	10.400
		2 %	1.640	4.000	5.480	6.680	8.520
		3 %	1.600	3.760	5.013	5.973	7.413
		4 %	1.560	3.540	4.660	5.460	6.620
		5 %	1.536	3.360	4.352	5.056	6.032
		10 %	1.392	2.736	3.376	3.800	4.368
		15 %	1.285	2.352	2.821	3.131	3.525
		20 %	1.200	2.084	2.456	2.696	3.004
		25 %	1.130	1.882	2.192	2.390	2.640
		30 %	1.075	1.725	1.989	2.157	2.368
		35 %	1.026	1.600	1.831	1.977	2.160
		40 %	0.986	1.496	1.702	1.830	1.990
		45 %	0.951	1.410	1.595	1.708	1.852
		50 %	0.922	1.336	1.504	1.608	1.738
		55 %	0.899	1.273	1.427	1.521	1.639
		60 %	0.880	1.220	1.360	1.448	1.556
		65 %	0.865	1.173	1.303	1.383	1.484
		70 %	0.856	1.134	1.254	1.329	1.422
		75 %	0.852	1.100	1.212	1.281	1.369
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 75,000	1 %	1.920	6.480	10.160	13.440	19.200
		2 %	1.880	5.920	8.880	11.320	15.240
		3 %	1.813	5.467	7.947	9.893	12.907
		4 %	1.760	5.100	7.220	8.860	11.280
		5 %	1.712	4.784	6.640	8.048	10.096
		10 %	1.512	3.688	4.864	5.688	6.832
		15 %	1.360	3.051	3.904	4.491	5.285
		20 %	1.248	2.624	3.292	3.748	4.356
		25 %	1.152	2.314	2.864	3.235	3.728
		30 %	1.077	2.077	2.544	2.856	3.272
		35 %	1.015	1.890	2.295	2.567	2.923
		40 %	0.962	1.738	2.096	2.334	2.650
		45 %	0.917	1.612	1.934	2.146	2.427
		50 %	0.878	1.507	1.798	1.990	2.243
		55 %	0.847	1.417	1.683	1.857	2.087
		60 %	0.820	1.340	1.583	1.744	1.956
		65 %	0.799	1.273	1.498	1.647	1.842
		70 %	0.784	1.214	1.423	1.561	1.743
		75 %	0.773	1.163	1.358	1.487	1.657

Table 75.#41 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	2.080	5.600	8.160	10.320	14.160
		2 %	2.000	5.200	7.280	8.920	11.520

3C, 4C, 4D, 5B, 5C and 5AA	\$ 75,000	3 %	1.947	4.853	6.613	7.947	9.947
		4 %	1.900	4.580	6.100	7.240	8.860
		5 %	1.872	4.336	5.680	6.656	8.032
		10 %	1.680	3.480	4.352	4.936	5.720
		15 %	1.541	2.960	3.605	4.027	4.576
		20 %	1.432	2.604	3.112	3.440	3.864
		25 %	1.344	2.336	2.758	3.027	3.376
		30 %	1.269	2.131	2.491	2.720	3.011
		35 %	1.207	1.966	2.279	2.478	2.729
		40 %	1.156	1.830	2.108	2.284	2.506
		45 %	1.111	1.716	1.966	2.123	2.322
		50 %	1.074	1.621	1.846	1.989	2.168
		55 %	1.043	1.539	1.745	1.875	2.038
		60 %	1.017	1.468	1.659	1.777	1.928
		65 %	0.998	1.407	1.583	1.694	1.831
		70 %	0.984	1.354	1.518	1.619	1.749
		75 %	0.977	1.309	1.460	1.556	1.677
Building Class	Deductible	Sub- limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 75,000	1 %	2.160	6.080	9.040	11.600	16.000
		2 %	2.080	5.640	8.000	9.920	12.960
		3 %	2.027	5.253	7.253	8.800	11.120
		4 %	1.980	4.940	6.680	7.980	9.860
		5 %	1.920	4.656	6.208	7.328	8.928
		10 %	1.728	3.712	4.696	5.368	6.272
		15 %	1.579	3.136	3.861	4.341	4.976
		20 %	1.460	2.740	3.312	3.688	4.176
		25 %	1.366	2.451	2.925	3.232	3.629
		30 %	1.288	2.227	2.629	2.891	3.224
		35 %	1.221	2.048	2.398	2.624	2.914
		40 %	1.166	1.900	2.212	2.410	2.666
		45 %	1.120	1.780	2.057	2.236	2.462
		50 %	1.080	1.675	1.928	2.090	2.294
		55 %	1.047	1.587	1.818	1.965	2.151
		60 %	1.020	1.511	1.724	1.859	2.031
		65 %	0.999	1.445	1.642	1.766	1.925
		70 %	0.984	1.387	1.570	1.687	1.834
		75 %	0.976	1.339	1.509	1.617	1.755

Table 75.#42 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub- limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	1.360	3.680	5.360	6.880	9.600
		2 %	1.360	3.440	4.880	6.040	8.000
		3 %	1.333	3.253	4.507	5.493	7.013
		4 %	1.300	3.100	4.200	5.040	6.320
		5 %	1.280	2.960	3.952	4.688	5.776
		10 %	1.192	2.456	3.120	3.584	4.216



1C and 1D	\$ 100,000	15 %	1.115	2.139	2.635	2.976	3.424
		20 %	1.052	1.908	2.308	2.576	2.924
		25 %	1.002	1.734	2.070	2.291	2.576
		30 %	0.957	1.600	1.888	2.075	2.315
		35 %	0.923	1.488	1.742	1.904	2.112
		40 %	0.892	1.398	1.622	1.766	1.950
		45 %	0.868	1.321	1.522	1.652	1.815
		50 %	0.848	1.256	1.438	1.555	1.704
		55 %	0.831	1.200	1.367	1.473	1.609
		60 %	0.819	1.152	1.305	1.404	1.528
		65 %	0.811	1.110	1.253	1.343	1.458
		70 %	0.808	1.075	1.207	1.291	1.398
		75 %	0.812	1.045	1.168	1.247	1.346
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 100,000	1 %	1.520	5.280	8.560	11.680	17.520
		2 %	1.440	4.880	7.600	10.040	14.120
		3 %	1.413	4.560	6.907	8.880	12.053
		4 %	1.380	4.280	6.340	8.000	10.620
		5 %	1.360	4.032	5.872	7.328	9.536
		10 %	1.224	3.200	4.384	5.264	6.528
		15 %	1.120	2.683	3.563	4.192	5.077
		20 %	1.040	2.332	3.024	3.516	4.196
		25 %	0.976	2.070	2.643	3.046	3.597
		30 %	0.920	1.869	2.357	2.699	3.163
		35 %	0.873	1.707	2.135	2.430	2.830
		40 %	0.836	1.578	1.954	2.214	2.568
		45 %	0.804	1.468	1.806	2.039	2.354
		50 %	0.776	1.376	1.683	1.893	2.176
		55 %	0.753	1.297	1.577	1.769	2.028
		60 %	0.736	1.229	1.487	1.663	1.900
		65 %	0.722	1.170	1.408	1.570	1.791
		70 %	0.714	1.119	1.341	1.491	1.696
		75 %	0.713	1.073	1.281	1.422	1.613

Table 75.#43 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C	\$ 100,000	1 %	1.680	4.720	7.040	9.200	13.040
		2 %	1.640	4.400	6.400	8.040	10.800
		3 %	1.600	4.160	5.893	7.253	9.413
		4 %	1.560	3.960	5.480	6.640	8.420
		5 %	1.536	3.776	5.136	6.160	7.664
		10 %	1.416	3.096	4.000	4.640	5.520
		15 %	1.317	2.672	3.349	3.813	4.432
		20 %	1.240	2.368	2.912	3.276	3.756
		25 %	1.174	2.141	2.592	2.893	3.286
		30 %	1.120	1.963	2.349	2.603	2.936

and 5AA		35 %	1.074	1.817	2.155	2.377	2.665
		40 %	1.036	1.698	2.000	2.196	2.448
		45 %	1.003	1.598	1.868	2.044	2.270
		50 %	0.976	1.514	1.758	1.918	2.122
		55 %	0.956	1.440	1.665	1.809	1.997
		60 %	0.939	1.377	1.584	1.717	1.889
		65 %	0.927	1.323	1.515	1.638	1.796
		70 %	0.921	1.277	1.454	1.568	1.715
		75 %	0.923	1.236	1.402	1.508	1.646
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 100,000	1 %	1.680	5.120	7.760	10.240	14.720
		2 %	1.680	4.760	7.000	8.920	12.120
		3 %	1.627	4.480	6.427	8.000	10.507
		4 %	1.600	4.240	5.960	7.300	9.360
		5 %	1.568	4.032	5.568	6.752	8.496
		10 %	1.440	3.280	4.296	5.024	6.032
		15 %	1.339	2.811	3.573	4.096	4.811
		20 %	1.252	2.480	3.088	3.500	4.052
		25 %	1.184	2.234	2.739	3.075	3.526
		30 %	1.128	2.040	2.472	2.760	3.139
		35 %	1.079	1.883	2.261	2.510	2.839
		40 %	1.038	1.756	2.090	2.310	2.600
		45 %	1.004	1.648	1.948	2.146	2.404
		50 %	0.976	1.557	1.829	2.008	2.242
		55 %	0.953	1.479	1.728	1.891	2.103
		60 %	0.936	1.411	1.640	1.791	1.985
		65 %	0.923	1.353	1.566	1.703	1.884
		70 %	0.917	1.302	1.499	1.629	1.795
		75 %	0.916	1.259	1.442	1.563	1.719

Table 75.#44 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 250,000	1 %	0.800	2.000	3.200	4.400	6.960
		2 %	0.760	1.920	3.000	4.080	6.120
		3 %	0.773	1.867	2.880	3.813	5.547
		4 %	0.760	1.820	2.760	3.600	5.100
		5 %	0.752	1.776	2.640	3.408	4.736
		10 %	0.736	1.584	2.240	2.768	3.608
		15 %	0.720	1.440	1.968	2.373	2.992
		20 %	0.704	1.328	1.768	2.100	2.588
		25 %	0.694	1.238	1.616	1.898	2.301
		30 %	0.685	1.168	1.496	1.739	2.083
		35 %	0.681	1.106	1.399	1.611	1.911
		40 %	0.678	1.054	1.318	1.506	1.772
		45 %	0.677	1.010	1.248	1.419	1.659
		50 %	0.678	0.973	1.190	1.344	1.562

		55 %	0.685	0.941	1.139	1.281	1.479
		60 %	0.695	0.913	1.096	1.227	1.409
		65 %	0.710	0.891	1.060	1.180	1.348
		70 %	0.733	0.873	1.027	1.139	1.296
		75 %	N/A	0.860	1.002	1.105	1.250
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 250,000	1 %	0.720	2.400	4.400	6.640	11.840
		2 %	0.680	2.320	4.120	6.080	10.160
		3 %	0.667	2.213	3.893	5.600	8.987
		4 %	0.660	2.140	3.680	5.200	8.100
		5 %	0.656	2.064	3.488	4.864	7.408
		10 %	0.632	1.784	2.824	3.752	5.312
		15 %	0.608	1.584	2.400	3.093	4.224
		20 %	0.592	1.428	2.104	2.656	3.540
		25 %	0.576	1.306	1.878	2.342	3.069
		30 %	0.565	1.208	1.704	2.101	2.717
		35 %	0.555	1.127	1.563	1.911	2.446
		40 %	0.548	1.058	1.450	1.756	2.228
		45 %	0.544	0.999	1.353	1.628	2.052
		50 %	0.542	0.949	1.272	1.522	1.904
		55 %	0.544	0.906	1.201	1.431	1.779
		60 %	0.548	0.868	1.141	1.352	1.672
		65 %	0.558	0.836	1.088	1.284	1.580
		70 %	0.573	0.808	1.042	1.224	1.499
		75 %	N/A	0.785	1.003	1.172	1.429

Table 75.#45 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 250,000	1 %	0.880	2.480	4.080	5.760	9.280
		2 %	0.880	2.400	3.840	5.280	8.160
		3 %	0.880	2.320	3.653	4.933	7.333
		4 %	0.860	2.240	3.500	4.640	6.720
		5 %	0.864	2.176	3.344	4.400	6.208
		10 %	0.832	1.928	2.800	3.528	4.672
		15 %	0.816	1.744	2.443	2.992	3.835
		20 %	0.796	1.600	2.180	2.628	3.292
		25 %	0.781	1.485	1.981	2.358	2.909
		30 %	0.768	1.389	1.824	2.149	2.619
		35 %	0.761	1.312	1.696	1.982	2.389
		40 %	0.756	1.246	1.590	1.844	2.206
		45 %	0.754	1.189	1.502	1.730	2.053
		50 %	0.754	1.139	1.426	1.632	1.926
		55 %	0.759	1.098	1.360	1.549	1.818
		60 %	0.768	1.063	1.304	1.477	1.724
		65 %	0.783	1.031	1.254	1.415	1.644
		70 %	0.807	1.007	1.213	1.362	1.575

		75 %	N/A	0.988	1.177	1.316	1.514
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 250,000	1 %	0.880	2.560	4.320	6.240	10.320
		2 %	0.880	2.480	4.120	5.760	9.040
		3 %	0.880	2.400	3.893	5.360	8.080
		4 %	0.860	2.340	3.720	5.020	7.380
		5 %	0.848	2.272	3.552	4.736	6.816
		10 %	0.824	1.992	2.952	3.760	5.064
		15 %	0.805	1.792	2.560	3.173	4.123
		20 %	0.784	1.640	2.276	2.772	3.520
		25 %	0.768	1.517	2.061	2.474	3.094
		30 %	0.757	1.416	1.891	2.248	2.773
		35 %	0.747	1.333	1.753	2.066	2.523
		40 %	0.742	1.262	1.638	1.916	2.322
		45 %	0.738	1.204	1.541	1.794	2.156
		50 %	0.739	1.150	1.461	1.688	2.018
		55 %	0.743	1.107	1.391	1.599	1.900
		60 %	0.751	1.068	1.329	1.523	1.799
		65 %	0.766	1.036	1.278	1.455	1.711
		70 %	0.790	1.009	1.232	1.398	1.635
		75 %	N/A	0.987	1.194	1.347	1.569

Table 75.#46 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 500,000	1 %	0.640	1.200	2.000	2.880	5.040
		2 %	0.600	1.160	1.920	2.760	4.600
		3 %	0.613	1.147	1.867	2.640	4.267
		4 %	0.620	1.140	1.820	2.540	4.000
		5 %	0.608	1.120	1.776	2.448	3.776
		10 %	0.616	1.040	1.584	2.088	3.016
		15 %	0.619	0.981	1.440	1.851	2.555
		20 %	0.624	0.932	1.328	1.672	2.244
		25 %	0.630	0.893	1.238	1.536	2.019
		30 %	0.640	0.859	1.168	1.427	1.843
		35 %	0.651	0.827	1.106	1.337	1.701
		40 %	0.668	0.804	1.054	1.262	1.586
		45 %	0.693	0.784	1.010	1.198	1.492
		50 %	N/A	0.766	0.973	1.144	1.410
		55 %	N/A	0.759	0.941	1.098	1.341
		60 %	N/A	0.755	0.913	1.057	1.281
		65 %	N/A	0.756	0.891	1.024	1.231
		70 %	N/A	0.761	0.873	0.994	1.186
		75 %	N/A	0.773	0.860	0.971	1.149
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000

2A, 2B, 3A, 3B and 4A	\$ 500,000	1 %	0.480	1.200	2.400	3.920	7.920
		2 %	0.440	1.200	2.320	3.680	7.120
		3 %	0.453	1.173	2.213	3.467	6.480
		4 %	0.460	1.140	2.140	3.300	5.960
		5 %	0.464	1.120	2.064	3.152	5.552
		10 %	0.456	1.024	1.784	2.584	4.184
		15 %	0.453	0.949	1.584	2.213	3.413
		20 %	0.456	0.884	1.428	1.952	2.912
		25 %	0.458	0.832	1.306	1.750	2.550
		30 %	0.461	0.787	1.208	1.595	2.277
		35 %	0.466	0.750	1.127	1.467	2.066
		40 %	0.476	0.718	1.058	1.364	1.894
		45 %	0.492	0.690	0.999	1.276	1.751
		50 %	N/A	0.667	0.949	1.202	1.634
		55 %	N/A	0.655	0.906	1.137	1.532
		60 %	N/A	0.645	0.868	1.081	1.445
		65 %	N/A	0.641	0.836	1.034	1.370
		70 %	N/A	0.642	0.808	0.992	1.304
		75 %	N/A	0.650	0.785	0.955	1.247

Table 75.#47 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 500,000	1 %	0.640	1.440	2.480	3.680	6.640
		2 %	0.680	1.400	2.400	3.480	6.040
		3 %	0.667	1.360	2.320	3.333	5.573
		4 %	0.660	1.340	2.240	3.200	5.220
		5 %	0.672	1.312	2.176	3.072	4.896
		10 %	0.672	1.224	1.928	2.608	3.856
		15 %	0.672	1.152	1.744	2.288	3.237
		20 %	0.676	1.088	1.600	2.056	2.824
		25 %	0.682	1.034	1.485	1.875	2.522
		30 %	0.688	0.992	1.389	1.731	2.288
		35 %	0.702	0.953	1.312	1.614	2.103
		40 %	0.718	0.920	1.246	1.518	1.952
		45 %	0.743	0.894	1.189	1.435	1.826
		50 %	N/A	0.870	1.139	1.365	1.720
		55 %	N/A	0.860	1.098	1.305	1.631
		60 %	N/A	0.853	1.063	1.252	1.552
		65 %	N/A	0.853	1.031	1.207	1.484
		70 %	N/A	0.857	1.007	1.169	1.426
		75 %	N/A	0.869	0.988	1.136	1.376
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	0.640	1.440	2.560	3.920	7.280
		2 %	0.640	1.400	2.480	3.720	6.600
		3 %	0.640	1.387	2.400	3.547	6.080
		4 %	0.640	1.360	2.340	3.380	5.660

4B and 5A	\$ 500,000	5 %	0.656	1.344	2.272	3.248	5.296
		10 %	0.648	1.240	1.992	2.736	4.128
		15 %	0.651	1.157	1.792	2.389	3.451
		20 %	0.652	1.092	1.640	2.136	2.992
		25 %	0.659	1.037	1.517	1.942	2.656
		30 %	0.667	0.992	1.416	1.787	2.403
		35 %	0.677	0.951	1.333	1.662	2.201
		40 %	0.694	0.918	1.262	1.558	2.038
		45 %	0.718	0.889	1.204	1.470	1.900
		50 %	N/A	0.864	1.150	1.395	1.787
		55 %	N/A	0.852	1.107	1.329	1.689
		60 %	N/A	0.845	1.068	1.275	1.604
		65 %	N/A	0.843	1.036	1.226	1.531
		70 %	N/A	0.847	1.009	1.184	1.469
		75 %	N/A	0.858	0.987	1.149	1.413

**Table 75.#48 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 750,000	1 %	0.720	0.880	1.440	2.160	4.000
		2 %	0.720	0.880	1.440	2.120	3.760
		3 %	0.693	0.853	1.413	2.053	3.547
		4 %	0.700	0.860	1.380	1.980	3.360
		5 %	0.704	0.848	1.360	1.936	3.200
		10 %	0.720	0.808	1.248	1.704	2.624
		15 %	0.747	0.779	1.157	1.541	2.267
		20 %	0.720	0.752	1.088	1.416	2.012
		25 %	N/A	0.733	1.027	1.315	1.824
		30 %	N/A	0.720	0.979	1.232	1.675
		35 %	N/A	0.709	0.937	1.166	1.554
		40 %	N/A	0.702	0.902	1.108	1.456
		45 %	N/A	0.699	0.873	1.058	1.374
		50 %	N/A	0.698	0.848	1.016	1.304
		55 %	N/A	0.700	0.826	0.980	1.244
		60 %	N/A	0.705	0.809	0.951	1.192
		65 %	N/A	0.715	0.796	0.924	1.148
		70 %	N/A	0.733	0.787	0.904	1.110
		75 %	N/A	0.759	0.786	0.887	1.077
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	0.480	0.800	1.600	2.720	6.000
		2 %	0.480	0.800	1.560	2.600	5.480
		3 %	0.480	0.800	1.547	2.507	5.093
		4 %	0.480	0.780	1.500	2.400	4.760
		5 %	0.480	0.768	1.456	2.320	4.464
		10 %	0.480	0.720	1.304	1.976	3.488
		15 %	0.491	0.683	1.184	1.733	2.901
		20 %	0.512	0.652	1.088	1.556	2.504

2A, 2B, 3A, 3B and 4A	\$ 750,000	25 %	N/A	0.624	1.011	1.414	2.214
		30 %	N/A	0.608	0.949	1.304	1.992
		35 %	N/A	0.594	0.896	1.211	1.817
		40 %	N/A	0.584	0.850	1.134	1.674
		45 %	N/A	0.576	0.811	1.068	1.554
		50 %	N/A	0.570	0.776	1.013	1.454
		55 %	N/A	0.567	0.746	0.964	1.369
		60 %	N/A	0.569	0.721	0.921	1.295
		65 %	N/A	0.575	0.700	0.885	1.231
		70 %	N/A	0.585	0.683	0.854	1.175
		75 %	N/A	0.605	0.671	0.827	1.126

**Table 75.#49 Sub-limit Factors – Deductible Tier-2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 750,000	1 %	0.720	1.040	1.760	2.720	5.200
		2 %	0.720	1.000	1.760	2.640	4.880
		3 %	0.747	0.987	1.707	2.560	4.560
		4 %	0.740	0.980	1.660	2.460	4.320
		5 %	0.752	0.976	1.632	2.384	4.096
		10 %	0.760	0.928	1.488	2.096	3.328
		15 %	0.784	0.891	1.376	1.877	2.843
		20 %	0.816	0.856	1.284	1.712	2.508
		25 %	N/A	0.829	1.210	1.581	2.256
		30 %	N/A	0.813	1.147	1.477	2.061
		35 %	N/A	0.798	1.095	1.387	1.906
		40 %	N/A	0.788	1.048	1.314	1.776
		45 %	N/A	0.782	1.010	1.252	1.669
		50 %	N/A	0.779	0.976	1.197	1.578
		55 %	N/A	0.780	0.948	1.151	1.500
		60 %	N/A	0.784	0.925	1.111	1.432
		65 %	N/A	0.794	0.907	1.077	1.374
		70 %	N/A	0.811	0.894	1.048	1.322
		75 %	N/A	0.841	0.886	1.025	1.279
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 750,000	1 %	0.720	1.040	1.840	2.880	5.680
		2 %	0.720	1.000	1.800	2.760	5.280
		3 %	0.720	0.987	1.760	2.667	4.933
		4 %	0.720	0.980	1.720	2.580	4.640
		5 %	0.720	0.976	1.680	2.496	4.400
		10 %	0.728	0.920	1.520	2.176	3.536
		15 %	0.747	0.885	1.403	1.941	3.003
		20 %	0.780	0.848	1.304	1.764	2.636
		25 %	N/A	0.819	1.222	1.622	2.362
		30 %	N/A	0.803	1.157	1.509	2.152
		35 %	N/A	0.789	1.102	1.417	1.982
		40 %	N/A	0.778	1.052	1.338	1.842

	45 %	N/A	0.770	1.012	1.271	1.726
	50 %	N/A	0.766	0.976	1.213	1.627
	55 %	N/A	0.765	0.947	1.164	1.543
	60 %	N/A	0.769	0.921	1.120	1.471
	65 %	N/A	0.779	0.901	1.084	1.408
	70 %	N/A	0.795	0.886	1.053	1.353
	75 %	N/A	0.825	0.878	1.027	1.307

**Table 75.#50 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 1,000,000	1 %	N/A	0.720	1.200	1.760	3.360
		2 %	N/A	0.720	1.160	1.720	3.200
		3 %	N/A	0.720	1.147	1.680	3.040
		4 %	N/A	0.720	1.140	1.640	2.920
		5 %	N/A	0.720	1.120	1.616	2.784
		10 %	N/A	0.696	1.040	1.456	2.344
		15 %	N/A	0.683	0.981	1.333	2.048
		20 %	N/A	0.676	0.932	1.236	1.836
		25 %	N/A	0.669	0.893	1.162	1.674
		30 %	N/A	0.664	0.859	1.096	1.547
		35 %	N/A	0.661	0.827	1.042	1.442
		40 %	N/A	0.660	0.804	0.998	1.356
		45 %	N/A	0.663	0.784	0.958	1.284
		50 %	N/A	0.669	0.766	0.926	1.221
		55 %	N/A	0.678	0.753	0.897	1.168
		60 %	N/A	0.691	0.744	0.875	1.123
		65 %	N/A	0.711	0.740	0.854	1.084
		70 %	N/A	0.741	0.742	0.840	1.050
		75 %	N/A	N/A	0.759	0.830	1.023
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 1,000,000	1 %	N/A	0.640	1.200	2.080	4.800
		2 %	N/A	0.600	1.200	2.000	4.480
		3 %	N/A	0.613	1.173	1.947	4.187
		4 %	N/A	0.600	1.140	1.880	3.960
		5 %	N/A	0.608	1.120	1.824	3.744
		10 %	N/A	0.584	1.024	1.600	3.000
		15 %	N/A	0.565	0.949	1.429	2.533
		20 %	N/A	0.552	0.884	1.296	2.208
		25 %	N/A	0.541	0.832	1.194	1.968
		30 %	N/A	0.533	0.787	1.109	1.781
		35 %	N/A	0.526	0.750	1.038	1.632
		40 %	N/A	0.522	0.718	0.978	1.510
		45 %	N/A	0.521	0.690	0.928	1.408
		50 %	N/A	0.523	0.667	0.883	1.322
		55 %	N/A	0.527	0.646	0.845	1.247
		60 %	N/A	0.535	0.629	0.812	1.183



	65 %	N/A	0.548	0.617	0.784	1.127
	70 %	N/A	0.571	0.609	0.760	1.079
	75 %	N/A	N/A	0.619	0.741	1.037

**Table 75.#51 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 1,000,000	1 %	N/A	0.800	1.440	2.160	4.400
		2 %	N/A	0.800	1.400	2.120	4.120
		3 %	N/A	0.800	1.360	2.080	3.893
		4 %	N/A	0.800	1.340	2.020	3.700
		5 %	N/A	0.800	1.312	1.968	3.552
		10 %	N/A	0.784	1.224	1.760	2.944
		15 %	N/A	0.768	1.152	1.600	2.549
		20 %	N/A	0.756	1.088	1.480	2.268
		25 %	N/A	0.746	1.034	1.379	2.058
		30 %	N/A	0.739	0.992	1.299	1.891
		35 %	N/A	0.734	0.953	1.230	1.753
		40 %	N/A	0.732	0.920	1.172	1.642
		45 %	N/A	0.732	0.894	1.122	1.547
		50 %	N/A	0.738	0.870	1.078	1.467
		55 %	N/A	0.746	0.852	1.041	1.398
		60 %	N/A	0.760	0.839	1.011	1.339
		65 %	N/A	0.780	0.830	0.985	1.287
		70 %	N/A	0.818	0.829	0.963	1.243
		75 %	N/A	N/A	0.846	0.948	1.205
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 1,000,000	1 %	N/A	0.800	1.440	2.240	4.720
		2 %	N/A	0.800	1.400	2.200	4.400
		3 %	N/A	0.800	1.387	2.160	4.160
		4 %	N/A	0.800	1.360	2.080	3.960
		5 %	N/A	0.800	1.344	2.032	3.776
		10 %	N/A	0.776	1.240	1.808	3.112
		15 %	N/A	0.757	1.157	1.643	2.677
		20 %	N/A	0.744	1.092	1.512	2.372
		25 %	N/A	0.733	1.037	1.405	2.141
		30 %	N/A	0.723	0.992	1.317	1.960
		35 %	N/A	0.718	0.951	1.246	1.815
		40 %	N/A	0.716	0.918	1.184	1.694
		45 %	N/A	0.716	0.889	1.131	1.593
		50 %	N/A	0.720	0.864	1.085	1.506
		55 %	N/A	0.729	0.844	1.046	1.433
		60 %	N/A	0.741	0.829	1.013	1.368
		65 %	N/A	0.762	0.818	0.985	1.313
		70 %	N/A	0.798	0.815	0.961	1.265
		75 %	N/A	N/A	0.832	0.944	1.225

**Table 75.#52 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
1C and 1D	\$ 500	1 %	6.480	10.000	12.480	17.520
		2 %	5.880	8.520	10.160	13.080
		3 %	5.387	7.520	8.773	10.880
		4 %	5.000	6.800	7.840	9.460
		5 %	4.688	6.256	7.120	8.448
		10 %	3.640	4.592	5.080	5.792
		15 %	3.040	3.717	4.059	4.549
		20 %	2.632	3.164	3.428	3.800
		25 %	2.336	2.774	2.989	3.290
		30 %	2.112	2.483	2.664	2.915
		35 %	1.934	2.254	2.411	2.629
		40 %	1.788	2.072	2.208	2.398
		45 %	1.668	1.920	2.043	2.213
		50 %	1.565	1.794	1.904	2.058
		55 %	1.478	1.686	1.786	1.926
		60 %	1.403	1.593	1.687	1.813
		65 %	1.337	1.514	1.599	1.717
		70 %	1.280	1.443	1.523	1.633
		75 %	1.231	1.382	1.456	1.558
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
2A, 2B, 3A, 3B and 4A	\$ 500	1 %	11.600	20.640	27.440	41.440
		2 %	10.160	16.800	21.240	29.280
		3 %	9.067	14.320	17.653	23.360
		4 %	8.220	12.600	15.260	19.680
		5 %	7.552	11.280	13.504	17.104
		10 %	5.440	7.608	8.824	10.712
		15 %	4.320	5.840	6.677	7.957
		20 %	3.608	4.780	5.416	6.384
		25 %	3.110	4.061	4.579	5.354
		30 %	2.744	3.544	3.976	4.624
		35 %	2.459	3.150	3.522	4.078
		40 %	2.232	2.838	3.166	3.654
		45 %	2.048	2.588	2.878	3.314
		50 %	1.894	2.381	2.643	3.035
		55 %	1.764	2.207	2.445	2.801
		60 %	1.655	2.059	2.277	2.604
		65 %	1.558	1.931	2.133	2.434
		70 %	1.475	1.821	2.008	2.288
		75 %	1.404	1.723	1.899	2.160

Table 75.#53 Sub-limit Factors – Deductible Tier 3

			Total Property Value
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Building Class	Deductible	Sub-limit	\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 500	1 %	9.680	15.360	19.280	27.040
		2 %	8.720	12.960	15.600	20.120
		3 %	7.947	11.387	13.387	16.640
		4 %	7.340	10.240	11.860	14.400
		5 %	6.848	9.344	10.720	12.800
		10 %	5.208	6.712	7.488	8.592
		15 %	4.272	5.349	5.893	6.651
		20 %	3.656	4.496	4.912	5.488
		25 %	3.213	3.901	4.240	4.704
		30 %	2.877	3.459	3.744	4.133
		35 %	2.615	3.118	3.362	3.698
		40 %	2.400	2.844	3.060	3.354
		45 %	2.224	2.619	2.812	3.074
		50 %	2.075	2.432	2.606	2.842
		55 %	1.948	2.273	2.432	2.647
		60 %	1.839	2.137	2.283	2.480
		65 %	1.744	2.018	2.153	2.336
		70 %	1.662	1.915	2.040	2.210
		75 %	1.589	1.825	1.941	2.100
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
4B and 5A	\$ 500	1 %	10.640	17.280	22.000	31.440
		2 %	9.480	14.440	17.600	23.080
		3 %	8.640	12.613	15.013	18.907
		4 %	7.940	11.300	13.220	16.260
		5 %	7.376	10.272	11.888	14.384
		10 %	5.544	7.272	8.176	9.504
		15 %	4.523	5.749	6.379	7.285
		20 %	3.848	4.804	5.284	5.972
		25 %	3.370	4.147	4.541	5.094
		30 %	3.008	3.667	3.995	4.459
		35 %	2.725	3.294	3.577	3.977
		40 %	2.496	2.996	3.246	3.596
		45 %	2.308	2.754	2.976	3.289
		50 %	2.149	2.552	2.754	3.034
		55 %	2.015	2.381	2.564	2.820
		60 %	1.899	2.235	2.403	2.637
		65 %	1.798	2.108	2.263	2.480
		70 %	1.711	1.998	2.142	2.344
		75 %	1.635	1.901	2.036	2.224

Table 75.#54 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
		1 %	4.480	7.760	10.480	17.200
		2 %	4.200	6.840	8.840	12.920

1C and 1D	\$ 1,000	3 %	3.947	6.213	7.787	10.773
		4 %	3.720	5.720	7.020	9.380
		5 %	3.536	5.312	6.432	8.384
		10 %	2.888	4.032	4.696	5.760
		15 %	2.475	3.317	3.792	4.528
		20 %	2.180	2.852	3.220	3.784
		25 %	1.962	2.518	2.822	3.277
		30 %	1.792	2.267	2.523	2.904
		35 %	1.653	2.066	2.288	2.617
		40 %	1.540	1.906	2.102	2.390
		45 %	1.444	1.772	1.947	2.204
		50 %	1.363	1.659	1.818	2.050
		55 %	1.295	1.564	1.708	1.920
		60 %	1.235	1.481	1.613	1.808
		65 %	1.183	1.409	1.532	1.712
		70 %	1.138	1.346	1.461	1.627
		75 %	1.100	1.292	1.398	1.554
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
2A, 2B, 3A, 3B and 4A	\$ 1,000	1 %	6.960	14.720	21.920	40.640
		2 %	6.400	12.560	17.680	28.840
		3 %	5.893	11.040	15.013	23.067
		4 %	5.460	9.880	13.140	19.460
		5 %	5.120	8.976	11.744	16.928
		10 %	3.912	6.296	7.864	10.624
		15 %	3.211	4.923	6.016	7.899
		20 %	2.736	4.072	4.912	6.336
		25 %	2.397	3.488	4.170	5.318
		30 %	2.136	3.061	3.635	4.595
		35 %	1.934	2.734	3.227	4.053
		40 %	1.770	2.474	2.908	3.630
		45 %	1.636	2.263	2.649	3.292
		50 %	1.522	2.088	2.437	3.016
		55 %	1.427	1.939	2.257	2.785
		60 %	1.344	1.813	2.105	2.589
		65 %	1.274	1.705	1.974	2.421
		70 %	1.213	1.609	1.859	2.275
		75 %	1.159	1.526	1.760	2.147

Table 75.#55 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
		1 %	6.480	11.760	16.080	26.640
		2 %	6.040	10.320	13.480	19.880
		3 %	5.653	9.280	11.813	16.480
		4 %	5.320	8.480	10.580	14.280
		5 %	5.024	7.840	9.632	12.704
		10 %	4.024	5.816	6.872	8.544

3C, 4C, 4D, 5B, 5C and 5AA	\$ 1,000	15 %	3.392	4.715	5.467	6.619
		20 %	2.956	4.004	4.588	5.464
		25 %	2.634	3.498	3.974	4.685
		30 %	2.384	3.120	3.520	4.117
		35 %	2.183	2.823	3.170	3.685
		40 %	2.020	2.584	2.890	3.340
		45 %	1.883	2.388	2.661	3.063
		50 %	1.766	2.222	2.470	2.832
		55 %	1.667	2.081	2.307	2.637
		60 %	1.581	1.960	2.168	2.471
		65 %	1.508	1.856	2.048	2.327
		70 %	1.443	1.763	1.943	2.202
		75 %	1.388	1.683	1.851	2.093
Building Class	Deductible	Sub- limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
4B and 5A	\$ 1,000	1 %	6.960	13.040	18.160	30.880
		2 %	6.440	11.360	15.080	22.800
		3 %	6.000	10.160	13.120	18.720
		4 %	5.640	9.240	11.700	16.120
		5 %	5.328	8.512	10.608	14.272
		10 %	4.224	6.240	7.464	9.440
		15 %	3.541	5.019	5.883	7.243
		20 %	3.072	4.240	4.908	5.940
		25 %	2.730	3.690	4.234	5.069
		30 %	2.461	3.277	3.736	4.437
		35 %	2.249	2.958	3.355	3.959
		40 %	2.076	2.700	3.050	3.580
		45 %	1.932	2.489	2.802	3.275
		50 %	1.810	2.314	2.595	3.021
		55 %	1.706	2.163	2.420	2.809
		60 %	1.616	2.035	2.271	2.627
		65 %	1.538	1.924	2.142	2.470
		70 %	1.471	1.826	2.029	2.335
		75 %	1.413	1.741	1.930	2.215

Table 75.#56 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub- limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
1C and 1D	\$ 2,500	1 %	3.920	7.520	10.000	16.560
		2 %	3.680	6.680	8.520	12.600
		3 %	3.493	6.080	7.520	10.533
		4 %	3.320	5.600	6.800	9.200
		5 %	3.184	5.200	6.256	8.240
		10 %	2.632	3.968	4.592	5.680
		15 %	2.277	3.275	3.717	4.475
		20 %	2.024	2.816	3.164	3.744
		25 %	1.830	2.490	2.774	3.245
		30 %	1.677	2.240	2.483	2.877

		35 %	1.552	2.046	2.254	2.597
		40 %	1.450	1.886	2.072	2.372
		45 %	1.364	1.755	1.920	2.188
		50 %	1.291	1.643	1.794	2.035
		55 %	1.228	1.549	1.686	1.905
		60 %	1.173	1.468	1.593	1.796
		65 %	1.127	1.397	1.514	1.700
		70 %	1.087	1.335	1.443	1.617
		75 %	1.053	1.281	1.382	1.543
Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
2A, 2B, 3A, 3B and 4A	\$ 2,500	1 %	5.840	14.160	20.640	38.960
		2 %	5.360	12.120	16.800	27.960
		3 %	4.987	10.693	14.320	22.427
		4 %	4.680	9.600	12.600	18.980
		5 %	4.400	8.736	11.280	16.544
		10 %	3.440	6.152	7.608	10.424
		15 %	2.853	4.821	5.840	7.765
		20 %	2.456	3.992	4.780	6.236
		25 %	2.163	3.424	4.061	5.238
		30 %	1.939	3.008	3.544	4.528
		35 %	1.762	2.688	3.150	3.995
		40 %	1.618	2.432	2.838	3.580
		45 %	1.499	2.226	2.588	3.248
		50 %	1.400	2.054	2.381	2.976
		55 %	1.315	1.910	2.207	2.749
		60 %	1.241	1.785	2.059	2.556
		65 %	1.179	1.679	1.931	2.390
		70 %	1.126	1.585	1.821	2.247
		75 %	1.081	1.504	1.723	2.121

Table 75.#57 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 2,500	1 %	5.600	11.360	15.360	25.680
		2 %	5.240	10.040	12.960	19.400
		3 %	4.960	9.040	11.387	16.133
		4 %	4.680	8.280	10.240	14.000
		5 %	4.464	7.664	9.344	12.480
		10 %	3.632	5.712	6.712	8.432
		15 %	3.093	4.640	5.349	6.544
		20 %	2.716	3.944	4.496	5.408
		25 %	2.432	3.450	3.901	4.637
		30 %	2.211	3.080	3.459	4.077
		35 %	2.032	2.789	3.118	3.650
		40 %	1.886	2.552	2.844	3.312
		45 %	1.762	2.359	2.619	3.036
		50 %	1.658	2.197	2.432	2.808

		55 %	1.568	2.058	2.273	2.617
		60 %	1.491	1.940	2.137	2.452
		65 %	1.424	1.836	2.018	2.310
		70 %	1.367	1.746	1.915	2.186
		75 %	1.317	1.667	1.825	2.078
Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
4B and 5A	\$ 2,500	1 %	6.000	12.560	17.280	29.760
		2 %	5.560	11.040	14.440	22.200
		3 %	5.227	9.893	12.613	18.293
		4 %	4.940	9.020	11.300	15.800
		5 %	4.704	8.320	10.272	14.000
		10 %	3.792	6.128	7.272	9.304
		15 %	3.216	4.939	5.749	7.152
		20 %	2.812	4.172	4.804	5.872
		25 %	2.509	3.635	4.147	5.014
		30 %	2.275	3.232	3.667	4.392
		35 %	2.085	2.919	3.294	3.918
		40 %	1.930	2.666	2.996	3.546
		45 %	1.801	2.459	2.754	3.243
		50 %	1.691	2.285	2.552	2.994
		55 %	1.599	2.138	2.381	2.783
		60 %	1.517	2.012	2.235	2.604
		65 %	1.449	1.902	2.108	2.449
		70 %	1.389	1.806	1.998	2.314
		75 %	1.338	1.722	1.901	2.196

Table 75.#58 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000
1C and 1D	\$ 5,000	1 %	4.480	7.760	10.000	15.920
		2 %	4.200	6.840	8.520	12.200
		3 %	3.947	6.213	7.520	10.267
		4 %	3.720	5.720	6.800	9.000
		5 %	3.536	5.312	6.256	8.064
		10 %	2.888	4.032	4.592	5.592
		15 %	2.475	3.317	3.717	4.416
		20 %	2.180	2.852	3.164	3.700
		25 %	1.962	2.518	2.774	3.210
		30 %	1.792	2.267	2.483	2.848
		35 %	1.653	2.066	2.254	2.569
		40 %	1.540	1.906	2.072	2.348
		45 %	1.444	1.772	1.920	2.167
		50 %	1.363	1.659	1.794	2.016
		55 %	1.295	1.564	1.686	1.889
		60 %	1.235	1.481	1.593	1.780
		65 %	1.183	1.409	1.514	1.685
		70 %	1.138	1.346	1.443	1.603

		75 %	1.100	1.292	1.382	1.532
Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000
2A, 2B, 3A, 3B and 4A	\$ 5,000	1 %	6.960	14.720	20.640	36.960
		2 %	6.400	12.560	16.800	26.880
		3 %	5.893	11.040	14.320	21.680
		4 %	5.460	9.880	12.600	18.400
		5 %	5.120	8.976	11.280	16.080
		10 %	3.912	6.296	7.608	10.184
		15 %	3.211	4.923	5.840	7.605
		20 %	2.736	4.072	4.780	6.116
		25 %	2.397	3.488	4.061	5.139
		30 %	2.136	3.061	3.544	4.445
		35 %	1.934	2.734	3.150	3.925
		40 %	1.770	2.474	2.838	3.520
		45 %	1.636	2.263	2.588	3.195
		50 %	1.522	2.088	2.381	2.926
		55 %	1.427	1.939	2.207	2.704
		60 %	1.344	1.813	2.059	2.515
		65 %	1.274	1.705	1.931	2.352
		70 %	1.213	1.609	1.821	2.211
		75 %	1.159	1.526	1.723	2.089

Table 75.#59 Sub-limit Factors – Deductible Tier-3

Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 5,000	1 %	6.480	11.760	15.360	24.640
		2 %	6.040	10.320	12.960	18.800
		3 %	5.653	9.280	11.387	15.707
		4 %	5.320	8.480	10.240	13.680
		5 %	5.024	7.840	9.344	12.224
		10 %	4.024	5.816	6.712	8.296
		15 %	3.392	4.715	5.349	6.448
		20 %	2.956	4.004	4.496	5.336
		25 %	2.634	3.498	3.901	4.582
		30 %	2.384	3.120	3.459	4.032
		35 %	2.183	2.823	3.118	3.609
		40 %	2.020	2.584	2.844	3.276
		45 %	1.883	2.388	2.619	3.004
		50 %	1.766	2.222	2.432	2.781
		55 %	1.667	2.081	2.273	2.591
		60 %	1.581	1.960	2.137	2.428
		65 %	1.508	1.856	2.018	2.288
		70 %	1.443	1.763	1.915	2.166
		75 %	1.388	1.683	1.825	2.059
Building Class	Deductible	Sub-limit	Total Property Value			
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	More Than \$1,000,000



4B and 5A	\$ 5,000	1 %	6.960	13.040	17.280	28.400
		2 %	6.440	11.360	14.440	21.440
		3 %	6.000	10.160	12.613	17.787
		4 %	5.640	9.240	11.300	15.400
		5 %	5.328	8.512	10.272	13.680
		10 %	4.224	6.240	7.272	9.136
		15 %	3.541	5.019	5.749	7.040
		20 %	3.072	4.240	4.804	5.788
		25 %	2.730	3.690	4.147	4.944
		30 %	2.461	3.277	3.667	4.333
		35 %	2.249	2.958	3.294	3.870
		40 %	2.076	2.700	2.996	3.502
		45 %	1.932	2.489	2.754	3.205
		50 %	1.810	2.314	2.552	2.958
		55 %	1.706	2.163	2.381	2.752
		60 %	1.616	2.035	2.235	2.575
		65 %	1.538	1.924	2.108	2.422
		70 %	1.471	1.826	1.998	2.290
		75 %	1.413	1.741	1.901	2.174

Table 75.#60 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
1C and 1D	\$ 10,000	1 %	2.880	5.600	7.760	12.080	15.840
		2 %	2.760	5.120	6.840	9.880	12.200
		3 %	2.640	4.747	6.213	8.587	10.240
		4 %	2.540	4.440	5.720	7.680	8.980
		5 %	2.448	4.192	5.312	6.976	8.064
		10 %	2.104	3.320	4.032	5.000	5.592
		15 %	1.861	2.800	3.317	4.011	4.411
		20 %	1.680	2.444	2.852	3.388	3.696
		25 %	1.539	2.179	2.518	2.957	3.206
		30 %	1.427	1.976	2.267	2.637	2.845
		35 %	1.333	1.815	2.066	2.389	2.567
		40 %	1.254	1.682	1.906	2.188	2.346
		45 %	1.188	1.572	1.772	2.025	2.165
		50 %	1.131	1.478	1.659	1.888	2.014
		55 %	1.082	1.398	1.564	1.772	1.888
		60 %	1.041	1.328	1.481	1.672	1.779
		65 %	1.006	1.268	1.409	1.586	1.685
		70 %	0.976	1.215	1.346	1.511	1.602
		75 %	0.951	1.169	1.292	1.445	1.531
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
		1 %	3.840	9.440	14.720	26.240	36.880
		2 %	3.600	8.400	12.560	20.520	26.800
		3 %	3.413	7.627	11.040	17.120	21.653
		4 %	3.240	6.980	9.880	14.840	18.360

2A, 2B, 3A, 3B and 4A	\$ 10,000	5 %	3.088	6.464	8.976	13.152	16.048
		10 %	2.528	4.776	6.296	8.640	10.168
		15 %	2.155	3.835	4.923	6.549	7.589
		20 %	1.892	3.228	4.072	5.320	6.108
		25 %	1.693	2.800	3.488	4.499	5.133
		30 %	1.536	2.480	3.061	3.909	4.440
		35 %	1.410	2.231	2.734	3.465	3.920
		40 %	1.306	2.030	2.474	3.116	3.516
		45 %	1.220	1.867	2.263	2.834	3.191
		50 %	1.147	1.730	2.088	2.603	2.923
		55 %	1.085	1.613	1.939	2.409	2.701
		60 %	1.032	1.513	1.813	2.244	2.512
		65 %	0.987	1.426	1.705	2.102	2.350
		70 %	0.949	1.351	1.609	1.979	2.209
		75 %	0.918	1.285	1.526	1.872	2.085

**Table 75.#61 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
3C, 4C, 4D, 5B, 5G and 5AA	\$ 10,000	1 %	4.000	8.240	11.760	18.640	24.560
		2 %	3.800	7.520	10.320	15.160	18.760
		3 %	3.627	6.933	9.280	13.093	15.680
		4 %	3.480	6.460	8.480	11.620	13.660
		5 %	3.344	6.064	7.840	10.512	12.208
		10 %	2.824	4.704	5.816	7.368	8.288
		15 %	2.469	3.904	4.715	5.813	6.443
		20 %	2.204	3.364	4.004	4.852	5.332
		25 %	2.000	2.970	3.498	4.189	4.576
		30 %	1.837	2.669	3.120	3.701	4.027
		35 %	1.705	2.432	2.823	3.326	3.607
		40 %	1.594	2.238	2.584	3.028	3.274
		45 %	1.500	2.076	2.388	2.784	3.003
		50 %	1.421	1.941	2.222	2.579	2.778
		55 %	1.353	1.825	2.081	2.407	2.589
		60 %	1.293	1.725	1.960	2.260	2.427
		65 %	1.243	1.638	1.856	2.133	2.287
		70 %	1.201	1.561	1.763	2.022	2.165
		75 %	1.167	1.494	1.683	1.924	2.058
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
		1 %	4.160	8.960	13.040	21.200	28.320
		2 %	3.960	8.120	11.360	17.080	21.400
		3 %	3.787	7.467	10.160	14.640	17.760
		4 %	3.620	6.940	9.240	12.920	15.380
		5 %	3.472	6.480	8.512	11.632	13.664
		10 %	2.920	4.984	6.240	8.040	9.128
		15 %	2.539	4.107	5.019	6.283	7.029
		20 %	2.260	3.520	4.240	5.212	5.784

4B and 5A	\$ 10,000	25 %	2.045	3.098	3.690	4.480	4.941
		30 %	1.872	2.776	3.277	3.947	4.331
		35 %	1.735	2.521	2.958	3.534	3.865
		40 %	1.618	2.316	2.700	3.208	3.500
		45 %	1.522	2.146	2.489	2.944	3.202
		50 %	1.438	2.002	2.314	2.723	2.957
		55 %	1.367	1.879	2.163	2.537	2.749
		60 %	1.307	1.773	2.035	2.377	2.573
		65 %	1.254	1.681	1.924	2.240	2.421
		70 %	1.211	1.600	1.826	2.121	2.288
		75 %	1.175	1.530	1.741	2.016	2.172

**Table 75.#62 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 25,000	1 %	2.480	4.960	9.280	12.080	14.400
		2 %	2.360	4.560	8.000	9.880	11.320
		3 %	2.293	4.267	7.120	8.587	9.653
		4 %	2.200	4.020	6.480	7.680	8.500
		5 %	2.144	3.808	5.968	6.976	7.680
		10 %	1.864	3.072	4.424	5.000	5.384
		15 %	1.669	2.613	3.605	4.011	4.272
		20 %	1.524	2.292	3.076	3.388	3.588
		25 %	1.405	2.054	2.701	2.957	3.120
		30 %	1.307	1.869	2.421	2.637	2.773
		35 %	1.227	1.721	2.201	2.389	2.505
		40 %	1.160	1.598	2.024	2.188	2.292
		45 %	1.104	1.497	1.877	2.025	2.117
		50 %	1.054	1.410	1.755	1.888	1.971
		55 %	1.012	1.335	1.651	1.772	1.847
		60 %	0.977	1.271	1.561	1.672	1.743
		65 %	0.948	1.215	1.483	1.586	1.650
		70 %	0.923	1.166	1.416	1.511	1.571
		75 %	0.905	1.123	1.357	1.445	1.501
Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 25,000	1 %	3.040	8.000	18.720	26.240	32.720
		2 %	2.920	7.200	15.440	20.520	24.440
		3 %	2.800	6.587	13.307	17.120	20.000
		4 %	2.680	6.080	11.760	14.840	17.080
		5 %	2.560	5.664	10.576	13.152	15.008
		10 %	2.144	4.272	7.216	8.640	9.624
		15 %	1.856	3.472	5.568	6.549	7.221
		20 %	1.648	2.940	4.568	5.320	5.828
		25 %	1.485	2.563	3.891	4.499	4.909
		30 %	1.357	2.277	3.400	3.909	4.253
		35 %	1.253	2.055	3.026	3.465	3.760
		40 %	1.168	1.876	2.732	3.116	3.374

	45 %	1.095	1.728	2.492	2.834	3.065
	50 %	1.034	1.603	2.294	2.603	2.811
	55 %	0.982	1.498	2.128	2.409	2.598
	60 %	0.937	1.408	1.987	2.244	2.417
	65 %	0.901	1.329	1.865	2.102	2.262
	70 %	0.870	1.261	1.758	1.979	2.128
	75 %	0.846	1.200	1.665	1.872	2.011

**Table 75.#63 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 25,000	1 %	3.360	7.200	14.160	18.640	22.240
		2 %	3.200	6.640	12.160	15.160	17.440
		3 %	3.093	6.187	10.747	13.093	14.747
		4 %	2.980	5.800	9.700	11.620	12.940
		5 %	2.880	5.456	8.896	10.512	11.600
		10 %	2.472	4.312	6.448	7.368	7.968
		15 %	2.187	3.611	5.168	5.813	6.224
		20 %	1.972	3.128	4.352	4.852	5.168
		25 %	1.802	2.774	3.786	4.189	4.445
		30 %	1.664	2.504	3.363	3.701	3.917
		35 %	1.552	2.288	3.033	3.326	3.511
		40 %	1.458	2.110	2.768	3.028	3.190
		45 %	1.378	1.963	2.553	2.784	2.928
		50 %	1.309	1.837	2.371	2.579	2.710
		55 %	1.251	1.729	2.218	2.407	2.527
		60 %	1.201	1.637	2.087	2.260	2.369
		65 %	1.158	1.556	1.972	2.133	2.234
		70 %	1.123	1.486	1.872	2.022	2.115
		75 %	1.095	1.423	1.785	1.924	2.012
Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 25,000	1 %	3.440	7.760	15.920	21.200	25.600
		2 %	3.320	7.120	13.480	17.080	19.800
		3 %	3.200	6.613	11.867	14.640	16.613
		4 %	3.080	6.180	10.680	12.920	14.500
		5 %	2.960	5.808	9.744	11.632	12.944
		10 %	2.536	4.544	6.968	8.040	8.744
		15 %	2.235	3.781	5.536	6.283	6.773
		20 %	2.008	3.260	4.640	5.212	5.584
		25 %	1.830	2.883	4.016	4.480	4.781
		30 %	1.688	2.592	3.552	3.947	4.197
		35 %	1.570	2.361	3.195	3.534	3.751
		40 %	1.472	2.174	2.910	3.208	3.400
		45 %	1.390	2.018	2.677	2.944	3.113
		50 %	1.320	1.886	2.483	2.723	2.877
		55 %	1.260	1.773	2.319	2.537	2.676
		60 %	1.208	1.676	2.177	2.377	2.505

	65 %	1.164	1.591	2.055	2.240	2.358
	70 %	1.129	1.517	1.949	2.121	2.231
	75 %	1.101	1.452	1.855	2.016	2.118

**Table 75.#64 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 50,000	1 %	2.480	6.160	8.320	10.080	12.800
		2 %	2.360	5.560	7.320	8.560	10.400
		3 %	2.293	5.147	6.587	7.573	8.960
		4 %	2.200	4.800	6.020	6.860	7.960
		5 %	2.144	4.496	5.584	6.288	7.216
		10 %	1.864	3.520	4.192	4.616	5.136
		15 %	1.669	2.949	3.435	3.733	4.101
		20 %	1.524	2.560	2.944	3.176	3.460
		25 %	1.405	2.278	2.595	2.784	3.014
		30 %	1.307	2.061	2.331	2.491	2.685
		35 %	1.227	1.888	2.123	2.263	2.430
		40 %	1.160	1.748	1.954	2.078	2.224
		45 %	1.104	1.630	1.815	1.925	2.057
		50 %	1.054	1.531	1.699	1.798	1.917
		55 %	1.012	1.446	1.600	1.690	1.799
		60 %	0.977	1.372	1.515	1.597	1.697
		65 %	0.948	1.310	1.440	1.518	1.609
		70 %	0.923	1.254	1.375	1.447	1.533
		75 %	0.905	1.205	1.318	1.386	1.466
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 50,000	1 %	3.040	10.720	16.240	20.880	28.400
		2 %	2.920	9.440	13.680	16.960	21.840
		3 %	2.800	8.507	11.920	14.480	18.107
		4 %	2.680	7.740	10.620	12.720	15.600
		5 %	2.560	7.120	9.616	11.376	13.792
		10 %	2.144	5.184	6.664	7.664	8.984
		15 %	1.856	4.133	5.184	5.877	6.784
		20 %	1.648	3.460	4.272	4.808	5.496
		25 %	1.485	2.989	3.651	4.086	4.640
		30 %	1.357	2.640	3.200	3.563	4.029
		35 %	1.253	2.370	2.853	3.166	3.568
		40 %	1.168	2.152	2.578	2.854	3.206
		45 %	1.095	1.975	2.356	2.601	2.916
		50 %	1.034	1.829	2.171	2.394	2.675
		55 %	0.982	1.703	2.016	2.218	2.476
		60 %	0.937	1.596	1.884	2.069	2.305
		65 %	0.901	1.504	1.770	1.941	2.159
		70 %	0.870	1.423	1.670	1.829	2.031
		75 %	0.846	1.351	1.583	1.731	1.920

**Table 75.#65 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 50,000	1 %	3.360	9.120	12.720	15.520	19.840
		2 %	3.200	8.240	11.040	13.080	15.960
		3 %	3.093	7.547	9.867	11.467	13.653
		4 %	2.980	7.000	8.980	10.320	12.080
		5 %	2.880	6.544	8.256	9.408	10.896
		10 %	2.472	5.016	6.072	6.744	7.576
		15 %	2.187	4.133	4.901	5.376	5.957
		20 %	1.972	3.544	4.148	4.516	4.964
		25 %	1.802	3.120	3.616	3.917	4.278
		30 %	1.664	2.797	3.219	3.472	3.779
		35 %	1.552	2.544	2.910	3.129	3.392
		40 %	1.458	2.338	2.660	2.854	3.086
		45 %	1.378	2.165	2.455	2.628	2.836
		50 %	1.309	2.022	2.283	2.440	2.626
		55 %	1.251	1.900	2.138	2.281	2.451
		60 %	1.201	1.793	2.012	2.144	2.300
		65 %	1.158	1.701	1.904	2.025	2.169
		70 %	1.123	1.619	1.809	1.921	2.055
		75 %	1.095	1.549	1.725	1.830	1.955
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 50,000	1 %	3.440	10.000	14.160	17.440	22.640
		2 %	3.320	8.960	12.200	14.600	18.000
		3 %	3.200	8.187	10.853	12.720	15.307
		4 %	3.080	7.560	9.820	11.380	13.460
		5 %	2.960	7.024	9.008	10.336	12.080
		10 %	2.536	5.328	6.536	7.312	8.288
		15 %	2.235	4.363	5.232	5.776	6.453
		20 %	2.008	3.724	4.404	4.824	5.344
		25 %	1.830	3.264	3.821	4.166	4.586
		30 %	1.688	2.917	3.389	3.680	4.035
		35 %	1.570	2.645	3.056	3.307	3.611
		40 %	1.472	2.426	2.788	3.008	3.276
		45 %	1.390	2.244	2.567	2.764	3.003
		50 %	1.320	2.090	2.384	2.562	2.778
		55 %	1.260	1.959	2.227	2.390	2.586
		60 %	1.208	1.848	2.093	2.243	2.423
		65 %	1.164	1.750	1.978	2.116	2.282
		70 %	1.129	1.665	1.877	2.005	2.160
		75 %	1.101	1.590	1.788	1.907	2.052

Table 75.#66 Sub-limit Factors – Deductible Tier 3

			Total Property Value
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Building Class	Deductible	Sub-limit	\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 75,000	1 %	1.840	4.960	7.040	8.800	11.680
		2 %	1.760	4.560	6.280	7.640	9.680
		3 %	1.733	4.267	5.760	6.853	8.427
		4 %	1.680	4.020	5.320	6.240	7.540
		5 %	1.648	3.808	4.960	5.776	6.864
		10 %	1.472	3.072	3.816	4.304	4.944
		15 %	1.349	2.613	3.163	3.520	3.968
		20 %	1.248	2.292	2.732	3.008	3.356
		25 %	1.168	2.054	2.419	2.646	2.931
		30 %	1.099	1.869	2.181	2.376	2.613
		35 %	1.042	1.721	1.993	2.162	2.368
		40 %	0.994	1.598	1.840	1.990	2.172
		45 %	0.953	1.497	1.714	1.847	2.009
		50 %	0.918	1.410	1.606	1.726	1.874
		55 %	0.889	1.335	1.516	1.625	1.760
		60 %	0.865	1.271	1.436	1.537	1.661
		65 %	0.846	1.215	1.367	1.462	1.575
		70 %	0.831	1.166	1.309	1.395	1.502
		75 %	0.821	1.123	1.257	1.338	1.437
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 75,000	1 %	2.080	8.000	12.960	17.440	25.360
		2 %	1.960	7.200	11.200	14.560	19.920
		3 %	1.920	6.587	9.920	12.587	16.693
		4 %	1.840	6.080	8.940	11.180	14.500
		5 %	1.792	5.664	8.176	10.096	12.880
		10 %	1.560	4.272	5.816	6.936	8.488
		15 %	1.387	3.472	4.587	5.371	6.443
		20 %	1.252	2.940	3.812	4.420	5.240
		25 %	1.149	2.563	3.277	3.770	4.432
		30 %	1.064	2.277	2.883	3.299	3.856
		35 %	0.994	2.055	2.581	2.937	3.417
		40 %	0.936	1.876	2.338	2.654	3.074
		45 %	0.887	1.728	2.142	2.423	2.798
		50 %	0.846	1.603	1.978	2.232	2.570
		55 %	0.812	1.498	1.840	2.071	2.380
		60 %	0.781	1.408	1.721	1.935	2.217
		65 %	0.758	1.329	1.620	1.817	2.078
		70 %	0.739	1.261	1.530	1.713	1.955
		75 %	0.727	1.200	1.453	1.623	1.850

Table 75.#67 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	2.400	7.200	10.560	13.440	18.080
		2 %	2.320	6.640	9.400	11.560	14.840

3C, 4C, 4D, 5B, 5C and 5AA	\$ 75,000	3 %	2.267	6.187	8.533	10.293	12.827
		4 %	2.200	5.800	7.840	9.340	11.400
		5 %	2.128	5.456	7.280	8.576	10.336
		10 %	1.896	4.312	5.480	6.256	7.272
		15 %	1.717	3.611	4.469	5.035	5.744
		20 %	1.572	3.128	3.812	4.248	4.800
		25 %	1.459	2.774	3.341	3.699	4.147
		30 %	1.365	2.504	2.987	3.291	3.667
		35 %	1.285	2.288	2.706	2.971	3.296
		40 %	1.218	2.110	2.482	2.714	3.000
		45 %	1.163	1.963	2.295	2.503	2.759
		50 %	1.114	1.837	2.139	2.328	2.558
		55 %	1.073	1.729	2.006	2.177	2.388
		60 %	1.039	1.637	1.891	2.049	2.243
		65 %	1.012	1.556	1.792	1.937	2.117
		70 %	0.990	1.486	1.704	1.840	2.007
		75 %	0.975	1.423	1.628	1.755	1.910
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 75,000	1 %	2.480	7.760	11.680	14.960	20.560
		2 %	2.360	7.120	10.320	12.840	16.680
		3 %	2.293	6.613	9.307	11.333	14.320
		4 %	2.240	6.180	8.520	10.240	12.680
		5 %	2.176	5.808	7.872	9.360	11.424
		10 %	1.928	4.544	5.856	6.752	7.920
		15 %	1.733	3.781	4.747	5.381	6.203
		20 %	1.588	3.260	4.024	4.520	5.152
		25 %	1.469	2.883	3.510	3.917	4.432
		30 %	1.373	2.592	3.128	3.472	3.904
		35 %	1.291	2.361	2.827	3.125	3.499
		40 %	1.222	2.174	2.586	2.848	3.178
		45 %	1.164	2.018	2.388	2.622	2.916
		50 %	1.115	1.886	2.221	2.432	2.698
		55 %	1.073	1.773	2.079	2.272	2.515
		60 %	1.039	1.676	1.957	2.135	2.357
		65 %	1.010	1.591	1.851	2.016	2.222
		70 %	0.989	1.517	1.759	1.912	2.103
		75 %	0.974	1.452	1.678	1.821	1.999

Table 75.#68 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	1.440	4.160	6.160	7.840	10.880
		2 %	1.440	3.880	5.560	6.960	9.120
		3 %	1.387	3.680	5.147	6.293	8.000
		4 %	1.380	3.500	4.800	5.760	7.200
		5 %	1.344	3.328	4.496	5.360	6.576
		10 %	1.232	2.736	3.520	4.056	4.776



1C and 1D	\$ 100,000	15 %	1.147	2.357	2.949	3.339	3.851
		20 %	1.072	2.088	2.560	2.868	3.268
		25 %	1.014	1.882	2.278	2.534	2.858
		30 %	0.963	1.720	2.061	2.277	2.555
		35 %	0.921	1.591	1.888	2.078	2.315
		40 %	0.884	1.482	1.748	1.914	2.126
		45 %	0.855	1.392	1.630	1.780	1.968
		50 %	0.829	1.315	1.531	1.667	1.837
		55 %	0.809	1.248	1.446	1.571	1.725
		60 %	0.792	1.191	1.372	1.487	1.629
		65 %	0.779	1.140	1.310	1.415	1.547
		70 %	0.771	1.096	1.254	1.352	1.474
		75 %	0.769	1.058	1.205	1.297	1.411
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 100,000	1 %	1.520	6.320	10.720	15.040	23.040
		2 %	1.480	5.800	9.440	12.760	18.400
		3 %	1.440	5.360	8.507	11.200	15.573
		4 %	1.400	5.000	7.740	10.020	13.600
		5 %	1.376	4.688	7.120	9.088	12.128
		10 %	1.224	3.632	5.184	6.360	8.072
		15 %	1.109	2.997	4.133	4.971	6.160
		20 %	1.020	2.568	3.460	4.108	5.024
		25 %	0.947	2.253	2.989	3.520	4.259
		30 %	0.888	2.016	2.640	3.088	3.709
		35 %	0.837	1.826	2.370	2.757	3.291
		40 %	0.794	1.672	2.152	2.494	2.964
		45 %	0.759	1.547	1.975	2.279	2.700
		50 %	0.730	1.440	1.829	2.102	2.482
		55 %	0.705	1.348	1.703	1.953	2.298
		60 %	0.685	1.269	1.596	1.827	2.143
		65 %	0.670	1.201	1.504	1.716	2.009
		70 %	0.659	1.142	1.423	1.621	1.893
		75 %	0.656	1.089	1.351	1.536	1.790

Table 75.#69 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C	\$ 100,000	1 %	1.840	6.000	9.120	11.920	16.720
		2 %	1.840	5.560	8.240	10.440	13.960
		3 %	1.787	5.227	7.547	9.387	12.133
		4 %	1.740	4.940	7.000	8.560	10.860
		5 %	1.712	4.704	6.544	7.920	9.872
		10 %	1.552	3.792	5.016	5.864	7.008
		15 %	1.424	3.216	4.133	4.752	5.563
		20 %	1.324	2.812	3.544	4.028	4.660
		25 %	1.242	2.512	3.120	3.520	4.032
		30 %	1.171	2.277	2.797	3.139	3.571

and 5AA		35 %	1.113	2.089	2.544	2.839	3.214
		40 %	1.064	1.934	2.338	2.598	2.928
		45 %	1.022	1.804	2.165	2.400	2.695
		50 %	0.987	1.693	2.022	2.234	2.501
		55 %	0.959	1.599	1.900	2.092	2.335
		60 %	0.935	1.516	1.793	1.971	2.193
		65 %	0.916	1.444	1.701	1.865	2.071
		70 %	0.904	1.381	1.619	1.773	1.965
		75 %	0.899	1.326	1.549	1.692	1.871
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 100,000	1 %	1.920	6.400	10.000	13.200	18.960
		2 %	1.840	5.920	8.960	11.520	15.640
		3 %	1.813	5.547	8.187	10.293	13.520
		4 %	1.760	5.240	7.560	9.340	12.020
		5 %	1.728	4.960	7.024	8.608	10.880
		10 %	1.560	3.968	5.328	6.296	7.616
		15 %	1.429	3.349	4.363	5.061	5.995
		20 %	1.328	2.916	3.724	4.268	4.988
		25 %	1.242	2.595	3.264	3.712	4.301
		30 %	1.173	2.347	2.917	3.299	3.795
		35 %	1.113	2.146	2.645	2.976	3.403
		40 %	1.062	1.982	2.426	2.716	3.094
		45 %	1.019	1.845	2.244	2.505	2.841
		50 %	0.984	1.730	2.090	2.326	2.630
		55 %	0.954	1.631	1.959	2.176	2.452
		60 %	0.929	1.544	1.848	2.045	2.300
		65 %	0.911	1.470	1.750	1.934	2.169
		70 %	0.899	1.403	1.665	1.835	2.054
		75 %	0.894	1.346	1.590	1.749	1.953

Table 75.#70 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 250,000	1 %	0.720	2.160	3.600	5.040	7.920
		2 %	0.760	2.120	3.400	4.640	7.000
		3 %	0.747	2.027	3.227	4.347	6.347
		4 %	0.740	1.980	3.080	4.080	5.820
		5 %	0.720	1.920	2.960	3.872	5.408
		10 %	0.704	1.696	2.480	3.112	4.088
		15 %	0.683	1.531	2.155	2.640	3.360
		20 %	0.664	1.400	1.920	2.316	2.888
		25 %	0.650	1.296	1.741	2.074	2.547
		30 %	0.637	1.208	1.600	1.885	2.288
		35 %	0.629	1.136	1.483	1.735	2.087
		40 %	0.622	1.076	1.388	1.612	1.924
		45 %	0.617	1.024	1.307	1.508	1.788
		50 %	0.616	0.979	1.237	1.421	1.674

		55 %	0.618	0.940	1.177	1.345	1.577
		60 %	0.623	0.905	1.124	1.280	1.493
		65 %	0.633	0.876	1.079	1.222	1.420
		70 %	0.649	0.851	1.040	1.174	1.357
		75 %	N/A	0.831	1.006	1.130	1.301
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 250,000	1 %	0.640	2.640	5.200	8.160	15.280
		2 %	0.600	2.520	4.800	7.360	12.960
		3 %	0.613	2.400	4.507	6.747	11.360
		4 %	0.600	2.300	4.220	6.220	10.140
		5 %	0.592	2.224	4.000	5.776	9.200
		10 %	0.568	1.880	3.160	4.344	6.424
		15 %	0.549	1.643	2.640	3.525	5.013
		20 %	0.528	1.468	2.280	2.984	4.144
		25 %	0.512	1.328	2.016	2.598	3.549
		30 %	0.499	1.216	1.811	2.309	3.112
		35 %	0.487	1.125	1.648	2.082	2.777
		40 %	0.478	1.048	1.516	1.898	2.512
		45 %	0.473	0.983	1.404	1.748	2.297
		50 %	0.469	0.928	1.310	1.622	2.118
		55 %	0.468	0.879	1.231	1.516	1.967
		60 %	0.471	0.837	1.161	1.424	1.839
		65 %	0.478	0.800	1.102	1.344	1.728
		70 %	0.489	0.769	1.048	1.274	1.631
		75 %	N/A	0.741	1.002	1.213	1.547

Table 75.#71 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 250,000	1 %	0.880	2.960	5.120	7.360	12.080
		2 %	0.880	2.840	4.800	6.760	10.560
		3 %	0.853	2.720	4.560	6.293	9.493
		4 %	0.860	2.640	4.320	5.880	8.660
		5 %	0.848	2.560	4.128	5.552	7.984
		10 %	0.808	2.216	3.392	4.368	5.912
		15 %	0.784	1.979	2.907	3.653	4.784
		20 %	0.756	1.792	2.564	3.164	4.056
		25 %	0.739	1.642	2.301	2.806	3.542
		30 %	0.723	1.523	2.096	2.528	3.155
		35 %	0.709	1.422	1.929	2.309	2.855
		40 %	0.698	1.336	1.792	2.130	2.612
		45 %	0.692	1.262	1.675	1.979	2.412
		50 %	0.688	1.200	1.576	1.853	2.245
		55 %	0.688	1.145	1.491	1.744	2.102
		60 %	0.692	1.097	1.417	1.651	1.980
		65 %	0.700	1.056	1.353	1.568	1.873
		70 %	0.718	1.019	1.296	1.497	1.781

		75 %	N/A	0.989	1.246	1.434	1.698
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 250,000	1 %	0.880	3.040	5.440	7.920	13.440
		2 %	0.840	2.920	5.080	7.280	11.640
		3 %	0.853	2.800	4.800	6.747	10.400
		4 %	0.840	2.700	4.540	6.300	9.440
		5 %	0.832	2.624	4.336	5.904	8.688
		10 %	0.800	2.272	3.528	4.608	6.344
		15 %	0.773	2.011	3.013	3.829	5.099
		20 %	0.748	1.816	2.644	3.300	4.296
		25 %	0.726	1.664	2.365	2.915	3.738
		30 %	0.709	1.536	2.149	2.621	3.317
		35 %	0.697	1.433	1.973	2.386	2.992
		40 %	0.686	1.344	1.828	2.196	2.732
		45 %	0.679	1.269	1.707	2.037	2.517
		50 %	0.677	1.205	1.605	1.904	2.339
		55 %	0.676	1.149	1.516	1.789	2.186
		60 %	0.680	1.100	1.439	1.691	2.056
		65 %	0.689	1.057	1.371	1.605	1.943
		70 %	0.706	1.019	1.312	1.529	1.845
		75 %	N/A	0.988	1.260	1.463	1.758

Table 75.#72 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 500,000	1 %	0.560	1.200	2.160	3.280	5.760
		2 %	0.520	1.200	2.120	3.080	5.280
		3 %	0.533	1.173	2.027	2.960	4.880
		4 %	0.540	1.160	1.980	2.820	4.560
		5 %	0.528	1.152	1.920	2.720	4.304
		10 %	0.536	1.064	1.696	2.304	3.392
		15 %	0.533	0.992	1.531	2.016	2.853
		20 %	0.532	0.936	1.400	1.808	2.484
		25 %	0.538	0.886	1.296	1.645	2.214
		30 %	0.541	0.845	1.208	1.517	2.008
		35 %	0.549	0.809	1.136	1.410	1.842
		40 %	0.560	0.780	1.076	1.322	1.706
		45 %	0.576	0.754	1.024	1.246	1.593
		50 %	N/A	0.731	0.979	1.182	1.498
		55 %	N/A	0.719	0.940	1.127	1.415
		60 %	N/A	0.712	0.905	1.079	1.344
		65 %	N/A	0.708	0.876	1.036	1.282
		70 %	N/A	0.709	0.851	1.000	1.229
		75 %	N/A	0.716	0.831	0.969	1.182
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000

2A, 2B, 3A, 3B and 4A	\$ 500,000	1 %	0.400	1.200	2.640	4.480	9.920
		2 %	0.400	1.200	2.520	4.200	8.760
		3 %	0.373	1.147	2.400	3.973	7.920
		4 %	0.380	1.140	2.300	3.740	7.260
		5 %	0.384	1.104	2.224	3.552	6.688
		10 %	0.376	1.000	1.880	2.856	4.920
		15 %	0.373	0.912	1.643	2.411	3.941
		20 %	0.372	0.844	1.468	2.096	3.312
		25 %	0.371	0.787	1.328	1.859	2.867
		30 %	0.373	0.741	1.216	1.677	2.536
		35 %	0.377	0.699	1.125	1.531	2.279
		40 %	0.382	0.664	1.048	1.410	2.074
		45 %	0.391	0.635	0.983	1.310	1.906
		50 %	N/A	0.608	0.928	1.226	1.765
		55 %	N/A	0.593	0.879	1.152	1.645
		60 %	N/A	0.584	0.837	1.089	1.543
		65 %	N/A	0.578	0.800	1.034	1.454
		70 %	N/A	0.577	0.769	0.986	1.377
		75 %	N/A	0.582	0.741	0.944	1.309

Table 75.#73 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 500,000	1 %	0.560	1.520	2.960	4.560	8.560
		2 %	0.560	1.520	2.840	4.320	7.760
		3 %	0.587	1.493	2.720	4.107	7.147
		4 %	0.580	1.460	2.640	3.920	6.660
		5 %	0.576	1.424	2.560	3.760	6.224
		10 %	0.568	1.304	2.216	3.128	4.816
		15 %	0.571	1.211	1.979	2.699	3.984
		20 %	0.568	1.132	1.792	2.392	3.428
		25 %	0.570	1.062	1.642	2.157	3.024
		30 %	0.573	1.008	1.523	1.971	2.715
		35 %	0.581	0.958	1.422	1.819	2.473
		40 %	0.590	0.918	1.336	1.694	2.274
		45 %	0.604	0.880	1.262	1.588	2.108
		50 %	N/A	0.850	1.200	1.496	1.971
		55 %	N/A	0.833	1.145	1.417	1.852
		60 %	N/A	0.821	1.097	1.349	1.749
		65 %	N/A	0.814	1.056	1.289	1.660
		70 %	N/A	0.813	1.019	1.237	1.582
		75 %	N/A	0.819	0.989	1.191	1.514
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	0.560	1.520	3.040	4.800	9.280
		2 %	0.560	1.520	2.920	4.560	8.400
		3 %	0.560	1.493	2.800	4.320	7.707
		4 %	0.560	1.460	2.700	4.100	7.160

4B and 5A	\$ 500,000	5 %	0.560	1.440	2.624	3.920	6.672
		10 %	0.560	1.312	2.272	3.240	5.104
		15 %	0.555	1.211	2.011	2.789	4.197
		20 %	0.556	1.128	1.816	2.460	3.592
		25 %	0.557	1.059	1.664	2.211	3.158
		30 %	0.560	1.003	1.536	2.016	2.827
		35 %	0.567	0.953	1.433	1.856	2.567
		40 %	0.576	0.910	1.344	1.724	2.354
		45 %	0.592	0.873	1.269	1.612	2.180
		50 %	N/A	0.842	1.205	1.518	2.034
		55 %	N/A	0.825	1.149	1.437	1.908
		60 %	N/A	0.813	1.100	1.365	1.800
		65 %	N/A	0.806	1.057	1.303	1.706
		70 %	N/A	0.805	1.019	1.249	1.624
		75 %	N/A	0.812	0.988	1.202	1.551

**Table 75.#74 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
1C and 1D	\$ 750,000	1 %	0.560	0.880	1.600	2.400	4.560
		2 %	0.560	0.840	1.520	2.320	4.280
		3 %	0.560	0.853	1.493	2.240	4.027
		4 %	0.560	0.840	1.460	2.180	3.800
		5 %	0.560	0.832	1.440	2.112	3.616
		10 %	0.568	0.784	1.304	1.848	2.936
		15 %	0.581	0.752	1.200	1.648	2.507
		20 %	0.604	0.720	1.116	1.500	2.208
		25 %	N/A	0.694	1.046	1.382	1.984
		30 %	N/A	0.677	0.989	1.288	1.811
		35 %	N/A	0.665	0.939	1.207	1.669
		40 %	N/A	0.654	0.896	1.138	1.552
		45 %	N/A	0.647	0.860	1.081	1.454
		50 %	N/A	0.642	0.829	1.030	1.371
		55 %	N/A	0.640	0.801	0.988	1.300
		60 %	N/A	0.641	0.779	0.951	1.239
		65 %	N/A	0.647	0.759	0.917	1.185
		70 %	N/A	0.659	0.745	0.889	1.138
		75 %	N/A	0.679	0.734	0.866	1.098
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	0.320	0.800	1.680	3.040	7.280
		2 %	0.360	0.760	1.640	2.880	6.600
		3 %	0.347	0.747	1.573	2.747	6.080
		4 %	0.360	0.720	1.540	2.620	5.640
		5 %	0.368	0.720	1.488	2.528	5.264
		10 %	0.368	0.672	1.312	2.112	4.008
		15 %	0.373	0.629	1.179	1.824	3.275
		20 %	0.384	0.592	1.076	1.616	2.788

2A, 2B, 3A, 3B and 4A	\$ 750,000	25 %	N/A	0.563	0.989	1.456	2.435
		30 %	N/A	0.544	0.920	1.328	2.171
		35 %	N/A	0.530	0.859	1.223	1.961
		40 %	N/A	0.518	0.810	1.136	1.792
		45 %	N/A	0.507	0.766	1.063	1.653
		50 %	N/A	0.501	0.730	1.000	1.538
		55 %	N/A	0.497	0.697	0.945	1.437
		60 %	N/A	0.496	0.669	0.899	1.352
		65 %	N/A	0.500	0.645	0.858	1.278
		70 %	N/A	0.507	0.624	0.822	1.213
		75 %	N/A	0.524	0.608	0.790	1.155

**Table 75.#75 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 750,000	1 %	0.560	1.040	2.000	3.280	6.720
		2 %	0.560	1.040	1.960	3.160	6.200
		3 %	0.560	1.013	1.920	3.040	5.787
		4 %	0.580	1.000	1.880	2.940	5.440
		5 %	0.576	0.992	1.840	2.832	5.152
		10 %	0.576	0.928	1.648	2.440	4.096
		15 %	0.592	0.880	1.499	2.155	3.451
		20 %	0.608	0.836	1.384	1.940	3.000
		25 %	N/A	0.800	1.286	1.770	2.669
		30 %	N/A	0.779	1.208	1.635	2.413
		35 %	N/A	0.759	1.141	1.522	2.208
		40 %	N/A	0.744	1.082	1.426	2.040
		45 %	N/A	0.732	1.031	1.346	1.899
		50 %	N/A	0.725	0.987	1.275	1.779
		55 %	N/A	0.720	0.950	1.215	1.677
		60 %	N/A	0.720	0.917	1.161	1.588
		65 %	N/A	0.725	0.889	1.115	1.511
		70 %	N/A	0.736	0.865	1.075	1.443
		75 %	N/A	0.757	0.847	1.040	1.383
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 750,000	1 %	0.560	1.040	2.080	3.440	7.200
		2 %	0.560	1.040	2.000	3.280	6.640
		3 %	0.560	1.013	1.947	3.147	6.187
		4 %	0.560	1.000	1.900	3.040	5.800
		5 %	0.560	0.976	1.856	2.928	5.456
		10 %	0.568	0.920	1.664	2.504	4.312
		15 %	0.576	0.869	1.509	2.203	3.605
		20 %	0.596	0.828	1.392	1.976	3.120
		25 %	N/A	0.790	1.293	1.798	2.768
		30 %	N/A	0.768	1.208	1.656	2.493
		35 %	N/A	0.750	1.138	1.538	2.274
		40 %	N/A	0.734	1.080	1.440	2.098

	45 %	N/A	0.722	1.028	1.356	1.948
	50 %	N/A	0.714	0.984	1.283	1.824
	55 %	N/A	0.710	0.945	1.220	1.716
	60 %	N/A	0.709	0.912	1.167	1.623
	65 %	N/A	0.715	0.882	1.119	1.542
	70 %	N/A	0.726	0.858	1.078	1.471
	75 %	N/A	0.748	0.841	1.042	1.409

Table 75.#76 Sub-limit Factors — Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001—\$3,500,000	\$3,500,001—\$5,500,000	\$5,500,001—\$10,000,000	More Than \$10,000,000
1C and 1D	\$ 1,000,000	1 %	N/A	0.720	1.200	1.920	3.840
		2 %	N/A	0.680	1.200	1.880	3.640
		3 %	N/A	0.693	1.173	1.813	3.440
		4 %	N/A	0.680	1.160	1.780	3.280
		5 %	N/A	0.672	1.152	1.728	3.136
		10 %	N/A	0.656	1.064	1.544	2.600
		15 %	N/A	0.640	0.992	1.403	2.251
		20 %	N/A	0.624	0.936	1.292	2.000
		25 %	N/A	0.614	0.886	1.200	1.808
		30 %	N/A	0.605	0.845	1.125	1.659
		35 %	N/A	0.601	0.809	1.063	1.534
		40 %	N/A	0.598	0.780	1.008	1.432
		45 %	N/A	0.596	0.754	0.964	1.348
		50 %	N/A	0.598	0.731	0.923	1.274
		55 %	N/A	0.602	0.713	0.889	1.210
		60 %	N/A	0.612	0.697	0.859	1.156
		65 %	N/A	0.625	0.686	0.833	1.109
		70 %	N/A	0.650	0.679	0.811	1.066
		75 %	N/A	N/A	0.690	0.794	1.030
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001—\$3,500,000	\$3,500,001—\$5,500,000	\$5,500,001—\$10,000,000	More Than \$10,000,000
2A, 2B, 3A, 3B and 4A	\$ 1,000,000	1 %	N/A	0.560	1.200	2.240	5.680
		2 %	N/A	0.560	1.200	2.160	5.240
		3 %	N/A	0.560	1.147	2.053	4.880
		4 %	N/A	0.540	1.140	2.000	4.580
		5 %	N/A	0.544	1.104	1.920	4.320
		10 %	N/A	0.520	1.000	1.656	3.384
		15 %	N/A	0.501	0.912	1.461	2.811
		20 %	N/A	0.484	0.844	1.312	2.416
		25 %	N/A	0.474	0.787	1.197	2.128
		30 %	N/A	0.461	0.741	1.101	1.907
		35 %	N/A	0.455	0.699	1.022	1.733
		40 %	N/A	0.450	0.664	0.956	1.590
		45 %	N/A	0.446	0.635	0.900	1.472
		50 %	N/A	0.446	0.608	0.851	1.371
		55 %	N/A	0.448	0.585	0.809	1.286
		60 %	N/A	0.453	0.565	0.773	1.212



	65 %	N/A	0.463	0.550	0.741	1.148
	70 %	N/A	0.480	0.537	0.713	1.093
	75 %	N/A	N/A	0.543	0.689	1.043

Table 75.#77 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
3C, 4C, 4D, 5B, 5C and 5AA	\$ 1,000,000	1 %	N/A	0.800	1.520	2.560	5.520
		2 %	N/A	0.800	1.520	2.480	5.160
		3 %	N/A	0.773	1.493	2.400	4.880
		4 %	N/A	0.780	1.460	2.340	4.620
		5 %	N/A	0.768	1.424	2.272	4.400
		10 %	N/A	0.744	1.304	2.000	3.576
		15 %	N/A	0.725	1.211	1.792	3.056
		20 %	N/A	0.704	1.132	1.636	2.680
		25 %	N/A	0.691	1.062	1.507	2.403
		30 %	N/A	0.680	1.008	1.403	2.181
		35 %	N/A	0.670	0.958	1.314	2.005
		40 %	N/A	0.664	0.918	1.240	1.860
		45 %	N/A	0.661	0.880	1.175	1.737
		50 %	N/A	0.661	0.850	1.120	1.632
		55 %	N/A	0.663	0.823	1.072	1.542
		60 %	N/A	0.672	0.800	1.029	1.464
		65 %	N/A	0.686	0.782	0.993	1.396
		70 %	N/A	0.710	0.769	0.961	1.336
		75 %	N/A	N/A	0.778	0.935	1.284
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
4B and 5A	\$ 1,000,000	1 %	N/A	0.800	1.520	2.640	5.840
		2 %	N/A	0.760	1.520	2.560	5.480
		3 %	N/A	0.773	1.493	2.453	5.147
		4 %	N/A	0.760	1.460	2.380	4.860
		5 %	N/A	0.768	1.440	2.320	4.624
		10 %	N/A	0.736	1.312	2.032	3.736
		15 %	N/A	0.715	1.211	1.819	3.168
		20 %	N/A	0.692	1.128	1.652	2.772
		25 %	N/A	0.678	1.059	1.520	2.474
		30 %	N/A	0.667	1.003	1.413	2.243
		35 %	N/A	0.658	0.953	1.321	2.055
		40 %	N/A	0.652	0.910	1.244	1.902
		45 %	N/A	0.649	0.873	1.179	1.774
		50 %	N/A	0.648	0.842	1.122	1.664
		55 %	N/A	0.652	0.815	1.072	1.569
		60 %	N/A	0.660	0.792	1.028	1.489
		65 %	N/A	0.673	0.773	0.991	1.418
		70 %	N/A	0.698	0.760	0.959	1.355
		75 %	N/A	N/A	0.769	0.931	1.301

Table 75.#78 Sub-limit Factors – Deductible Tier 3

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
A1	\$ 500	<u>1 %</u>	<u>9.682</u>	<u>11.242</u>	<u>11.727</u>	<u>11.970</u>
		<u>2</u>	<u>9.162</u>	<u>10.647</u>	<u>11.109</u>	<u>11.341</u>
		<u>3</u>	<u>8.676</u>	<u>10.090</u>	<u>10.531</u>	<u>10.752</u>
		<u>4</u>	<u>8.222</u>	<u>9.569</u>	<u>9.989</u>	<u>10.200</u>
		<u>5</u>	<u>7.799</u>	<u>9.082</u>	<u>9.482</u>	<u>9.683</u>
		<u>10</u>	<u>6.069</u>	<u>7.082</u>	<u>7.399</u>	<u>7.558</u>
		<u>15</u>	<u>4.849</u>	<u>5.658</u>	<u>5.913</u>	<u>6.041</u>
		<u>20</u>	<u>3.985</u>	<u>4.644</u>	<u>4.852</u>	<u>4.956</u>
		<u>25</u>	<u>3.367</u>	<u>3.915</u>	<u>4.087</u>	<u>4.174</u>
		<u>30</u>	<u>2.914</u>	<u>3.378</u>	<u>3.525</u>	<u>3.598</u>
		<u>35</u>	<u>2.569</u>	<u>2.972</u>	<u>3.099</u>	<u>3.163</u>
		<u>40</u>	<u>2.296</u>	<u>2.653</u>	<u>2.765</u>	<u>2.821</u>
		<u>45</u>	<u>2.074</u>	<u>2.393</u>	<u>2.493</u>	<u>2.544</u>
		<u>50</u>	<u>1.887</u>	<u>2.177</u>	<u>2.268</u>	<u>2.313</u>
		<u>55</u>	<u>1.729</u>	<u>1.994</u>	<u>2.077</u>	<u>2.119</u>
		<u>60</u>	<u>1.596</u>	<u>1.838</u>	<u>1.915</u>	<u>1.953</u>
		<u>65</u>	<u>1.483</u>	<u>1.706</u>	<u>1.777</u>	<u>1.812</u>
		<u>70</u>	<u>1.386</u>	<u>1.594</u>	<u>1.659</u>	<u>1.692</u>
		<u>75</u>	<u>1.302</u>	<u>1.496</u>	<u>1.557</u>	<u>1.588</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
B1 and C1	\$ 500	<u>1 %</u>	<u>9.055</u>	<u>10.433</u>	<u>10.860</u>	<u>11.074</u>
		<u>2</u>	<u>8.594</u>	<u>9.908</u>	<u>10.315</u>	<u>10.520</u>
		<u>3</u>	<u>8.163</u>	<u>9.415</u>	<u>9.804</u>	<u>9.999</u>
		<u>4</u>	<u>7.758</u>	<u>8.954</u>	<u>9.325</u>	<u>9.511</u>
		<u>5</u>	<u>7.380</u>	<u>8.521</u>	<u>8.875</u>	<u>9.053</u>
		<u>10</u>	<u>5.824</u>	<u>6.731</u>	<u>7.014</u>	<u>7.157</u>
		<u>15</u>	<u>4.709</u>	<u>5.440</u>	<u>5.669</u>	<u>5.784</u>
		<u>20</u>	<u>3.907</u>	<u>4.506</u>	<u>4.694</u>	<u>4.789</u>
		<u>25</u>	<u>3.322</u>	<u>3.823</u>	<u>3.980</u>	<u>4.059</u>
		<u>30</u>	<u>2.885</u>	<u>3.313</u>	<u>3.447</u>	<u>3.514</u>
		<u>35</u>	<u>2.548</u>	<u>2.921</u>	<u>3.037</u>	<u>3.096</u>
		<u>40</u>	<u>2.280</u>	<u>2.609</u>	<u>2.713</u>	<u>2.765</u>
		<u>45</u>	<u>2.059</u>	<u>2.355</u>	<u>2.448</u>	<u>2.494</u>
		<u>50</u>	<u>1.874</u>	<u>2.142</u>	<u>2.226</u>	<u>2.269</u>
		<u>55</u>	<u>1.717</u>	<u>1.962</u>	<u>2.039</u>	<u>2.078</u>
		<u>60</u>	<u>1.584</u>	<u>1.809</u>	<u>1.879</u>	<u>1.915</u>
		<u>65</u>	<u>1.470</u>	<u>1.678</u>	<u>1.743</u>	<u>1.776</u>
		<u>70</u>	<u>1.373</u>	<u>1.566</u>	<u>1.627</u>	<u>1.657</u>
		<u>75</u>	<u>1.289</u>	<u>1.469</u>	<u>1.526</u>	<u>1.554</u>

**Table 75.#1 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
		<u>1 %</u>	<u>8.632</u>	<u>9.923</u>	<u>10.324</u>	<u>10.524</u>

D1, D2, D3 and E1	\$ 500	<u>2</u>	<u>8.200</u>	<u>9.431</u>	<u>9.813</u>	<u>10.005</u>
		<u>3</u>	<u>7.795</u>	<u>8.970</u>	<u>9.334</u>	<u>9.517</u>
		<u>4</u>	<u>7.416</u>	<u>8.537</u>	<u>8.885</u>	<u>9.059</u>
		<u>5</u>	<u>7.061</u>	<u>8.131</u>	<u>8.463</u>	<u>8.630</u>
		<u>10</u>	<u>5.598</u>	<u>6.451</u>	<u>6.716</u>	<u>6.850</u>
		<u>15</u>	<u>4.548</u>	<u>5.236</u>	<u>5.451</u>	<u>5.559</u>
		<u>20</u>	<u>3.790</u>	<u>4.355</u>	<u>4.532</u>	<u>4.620</u>
		<u>25</u>	<u>3.235</u>	<u>3.708</u>	<u>3.856</u>	<u>3.930</u>
		<u>30</u>	<u>2.819</u>	<u>3.223</u>	<u>3.350</u>	<u>3.413</u>
		<u>35</u>	<u>2.497</u>	<u>2.849</u>	<u>2.959</u>	<u>3.015</u>
		<u>40</u>	<u>2.239</u>	<u>2.551</u>	<u>2.649</u>	<u>2.698</u>
		<u>45</u>	<u>2.027</u>	<u>2.307</u>	<u>2.395</u>	<u>2.439</u>
		<u>50</u>	<u>1.848</u>	<u>2.102</u>	<u>2.182</u>	<u>2.222</u>
		<u>55</u>	<u>1.695</u>	<u>1.928</u>	<u>2.001</u>	<u>2.037</u>
		<u>60</u>	<u>1.566</u>	<u>1.780</u>	<u>1.846</u>	<u>1.880</u>
		<u>65</u>	<u>1.455</u>	<u>1.652</u>	<u>1.714</u>	<u>1.745</u>
		<u>70</u>	<u>1.360</u>	<u>1.543</u>	<u>1.601</u>	<u>1.630</u>
		<u>75</u>	<u>1.277</u>	<u>1.449</u>	<u>1.502</u>	<u>1.529</u>
Building Class	Deductible	Sub- limit	Total Property Value			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
E2 and E3	\$ 500	<u>1 %</u>	<u>7.393</u>	<u>8.438</u>	<u>8.762</u>	<u>8.925</u>
		<u>2</u>	<u>7.042</u>	<u>8.040</u>	<u>8.349</u>	<u>8.504</u>
		<u>3</u>	<u>6.714</u>	<u>7.666</u>	<u>7.961</u>	<u>8.109</u>
		<u>4</u>	<u>6.406</u>	<u>7.315</u>	<u>7.597</u>	<u>7.738</u>
		<u>5</u>	<u>6.118</u>	<u>6.985</u>	<u>7.255</u>	<u>7.390</u>
		<u>10</u>	<u>4.926</u>	<u>5.620</u>	<u>5.836</u>	<u>5.944</u>
		<u>15</u>	<u>4.066</u>	<u>4.628</u>	<u>4.803</u>	<u>4.891</u>
		<u>20</u>	<u>3.440</u>	<u>3.903</u>	<u>4.048</u>	<u>4.120</u>
		<u>25</u>	<u>2.977</u>	<u>3.366</u>	<u>3.488</u>	<u>3.549</u>
		<u>30</u>	<u>2.626</u>	<u>2.959</u>	<u>3.064</u>	<u>3.116</u>
		<u>35</u>	<u>2.349</u>	<u>2.641</u>	<u>2.733</u>	<u>2.778</u>
		<u>40</u>	<u>2.125</u>	<u>2.385</u>	<u>2.466</u>	<u>2.506</u>
		<u>45</u>	<u>1.936</u>	<u>2.171</u>	<u>2.244</u>	<u>2.280</u>
		<u>50</u>	<u>1.776</u>	<u>1.989</u>	<u>2.056</u>	<u>2.089</u>
		<u>55</u>	<u>1.637</u>	<u>1.833</u>	<u>1.894</u>	<u>1.924</u>
		<u>60</u>	<u>1.517</u>	<u>1.698</u>	<u>1.754</u>	<u>1.782</u>
		<u>65</u>	<u>1.414</u>	<u>1.581</u>	<u>1.633</u>	<u>1.659</u>
		<u>70</u>	<u>1.324</u>	<u>1.479</u>	<u>1.527</u>	<u>1.552</u>
		<u>75</u>	<u>1.245</u>	<u>1.390</u>	<u>1.435</u>	<u>1.458</u>

**Table 75.#2 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub- limit	Total Property Value			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
		<u>1 %</u>	<u>7.705</u>	<u>10.436</u>	<u>11.362</u>	<u>11.839</u>
		<u>2</u>	<u>7.283</u>	<u>9.880</u>	<u>10.761</u>	<u>11.216</u>
		<u>3</u>	<u>6.890</u>	<u>9.359</u>	<u>10.199</u>	<u>10.632</u>
		<u>4</u>	<u>6.524</u>	<u>8.873</u>	<u>9.673</u>	<u>10.086</u>
		<u>5</u>	<u>6.183</u>	<u>8.418</u>	<u>9.181</u>	<u>9.575</u>

A1	\$ 1,000	10	4.803	6.557	7.160	7.472
		15	3.842	5.238	5.721	5.971
		20	3.169	4.302	4.695	4.900
		25	2.690	3.631	3.957	4.127
		30	2.339	3.137	3.414	3.559
		35	2.069	2.763	3.003	3.128
		40	1.854	2.468	2.680	2.791
		45	1.677	2.227	2.418	2.517
		50	1.527	2.027	2.199	2.289
		55	1.401	1.857	2.014	2.096
		60	1.294	1.713	1.857	1.932
		65	1.205	1.590	1.724	1.793
		70	1.128	1.486	1.610	1.674
		75	1.061	1.396	1.511	1.572
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
B1 and C1	\$ 1,000	1 %	7.299	9.722	10.538	10.958
		2	6.923	9.230	10.008	10.409
		3	6.571	8.768	9.511	9.894
		4	6.242	8.336	9.045	9.411
		5	5.935	7.931	8.608	8.957
		10	4.681	6.262	6.801	7.080
		15	3.791	5.062	5.497	5.722
		20	3.157	4.196	4.553	4.738
		25	2.695	3.563	3.862	4.016
		30	2.350	3.091	3.346	3.478
		35	2.082	2.728	2.949	3.064
		40	1.866	2.439	2.635	2.737
		45	1.687	2.202	2.378	2.469
		50	1.537	2.003	2.163	2.246
		55	1.409	1.835	1.981	2.057
		60	1.301	1.692	1.826	1.896
		65	1.209	1.570	1.694	1.758
		70	1.131	1.466	1.581	1.641
		75	1.062	1.376	1.483	1.539

Table 75.#3 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
D1, D2,		1 %	6.985	9.257	10.022	10.416
		2	6.632	8.796	9.526	9.901
		3	6.301	8.363	9.060	9.418
		4	5.992	7.958	8.623	8.965
		5	5.704	7.578	8.213	8.540
		10	4.523	6.010	6.516	6.778
		15	3.684	4.880	5.289	5.501
		20	3.083	4.062	4.398	4.572
		25	2.643	3.463	3.744	3.890

D3 and E1	\$ 1,000	30	2.313	3.014	3.254	3.379
		35	2.055	2.667	2.876	2.985
		40	1.847	2.390	2.575	2.672
		45	1.674	2.162	2.329	2.415
		50	1.527	1.970	2.122	2.200
		55	1.402	1.808	1.946	2.018
		60	1.297	1.669	1.796	1.862
		65	1.207	1.550	1.668	1.728
		70	1.129	1.449	1.558	1.614
		75	1.061	1.360	1.462	1.515
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
E2 and E3	\$ 1,000	1 %	6.057	7.899	8.518	8.837
		2	5.770	7.525	8.116	8.421
		3	5.501	7.174	7.739	8.029
		4	5.250	6.846	7.384	7.662
		5	5.015	6.537	7.052	7.317
		10	4.050	5.261	5.673	5.886
		15	3.359	4.337	4.671	4.843
		20	2.859	3.664	3.939	4.081
		25	2.488	3.165	3.396	3.516
		30	2.205	2.787	2.985	3.088
		35	1.981	2.490	2.664	2.754
		40	1.796	2.250	2.405	2.484
		45	1.639	2.050	2.189	2.261
		50	1.505	1.879	2.006	2.071
		55	1.389	1.732	1.848	1.908
		60	1.288	1.604	1.711	1.767
		65	1.202	1.494	1.593	1.645
		70	1.127	1.399	1.491	1.539
		75	1.060	1.315	1.401	1.446

Table 75.#4 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
A1	\$ 2,500	1 %	6.861	10.325	11.242	11.630
		2	6.482	9.774	10.647	11.017
		3	6.130	9.259	10.090	10.443
		4	5.802	8.777	9.569	9.905
		5	5.498	8.327	9.082	9.402
		10	4.269	6.485	7.082	7.336
		15	3.420	5.181	5.658	5.862
		20	2.828	4.256	4.644	4.810
		25	2.408	3.592	3.915	4.053
		30	2.098	3.104	3.378	3.495
		35	1.860	2.734	2.972	3.073
		40	1.669	2.442	2.653	2.742
		45	1.510	2.205	2.393	2.473

		<u>50</u>	<u>1.376</u>	<u>2.006</u>	<u>2.177</u>	<u>2.249</u>
		<u>55</u>	<u>1.263</u>	<u>1.838</u>	<u>1.994</u>	<u>2.060</u>
		<u>60</u>	<u>1.168</u>	<u>1.695</u>	<u>1.838</u>	<u>1.899</u>
		<u>65</u>	<u>1.088</u>	<u>1.574</u>	<u>1.706</u>	<u>1.763</u>
		<u>70</u>	<u>1.020</u>	<u>1.471</u>	<u>1.594</u>	<u>1.646</u>
		<u>75</u>	<u>0.960</u>	<u>1.382</u>	<u>1.496</u>	<u>1.545</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$100,000 Or Less</u>	<u>\$100,001 – \$250,000</u>	<u>\$250,001 – \$500,000</u>	<u>More Than \$500,000</u>
<u>B1 and C1</u>	<u>\$ 2,500</u>	<u>1 %</u>	<u>6.546</u>	<u>9.624</u>	<u>10.433</u>	<u>10.775</u>
		<u>2</u>	<u>6.206</u>	<u>9.136</u>	<u>9.908</u>	<u>10.234</u>
		<u>3</u>	<u>5.890</u>	<u>8.679</u>	<u>9.415</u>	<u>9.727</u>
		<u>4</u>	<u>5.594</u>	<u>8.251</u>	<u>8.954</u>	<u>9.251</u>
		<u>5</u>	<u>5.318</u>	<u>7.850</u>	<u>8.521</u>	<u>8.804</u>
		<u>10</u>	<u>4.195</u>	<u>6.197</u>	<u>6.731</u>	<u>6.958</u>
		<u>15</u>	<u>3.404</u>	<u>5.010</u>	<u>5.440</u>	<u>5.624</u>
		<u>20</u>	<u>2.840</u>	<u>4.153</u>	<u>4.506</u>	<u>4.657</u>
		<u>25</u>	<u>2.431</u>	<u>3.528</u>	<u>3.823</u>	<u>3.949</u>
		<u>30</u>	<u>2.124</u>	<u>3.061</u>	<u>3.313</u>	<u>3.420</u>
		<u>35</u>	<u>1.885</u>	<u>2.701</u>	<u>2.921</u>	<u>3.014</u>
		<u>40</u>	<u>1.691</u>	<u>2.415</u>	<u>2.609</u>	<u>2.692</u>
		<u>45</u>	<u>1.530</u>	<u>2.181</u>	<u>2.355</u>	<u>2.429</u>
		<u>50</u>	<u>1.394</u>	<u>1.984</u>	<u>2.142</u>	<u>2.210</u>
		<u>55</u>	<u>1.278</u>	<u>1.818</u>	<u>1.962</u>	<u>2.024</u>
		<u>60</u>	<u>1.181</u>	<u>1.676</u>	<u>1.809</u>	<u>1.865</u>
		<u>65</u>	<u>1.099</u>	<u>1.556</u>	<u>1.678</u>	<u>1.730</u>
		<u>70</u>	<u>1.028</u>	<u>1.453</u>	<u>1.566</u>	<u>1.615</u>
		<u>75</u>	<u>0.966</u>	<u>1.363</u>	<u>1.469</u>	<u>1.514</u>

**Table 75.#5 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$100,000 Or Less</u>	<u>\$100,001 – \$250,000</u>	<u>\$250,001 – \$500,000</u>	<u>More Than \$500,000</u>
<u>D1, D2, D3 and E1</u>	<u>\$ 2,500</u>	<u>1 %</u>	<u>6.278</u>	<u>9.165</u>	<u>9.923</u>	<u>10.244</u>
		<u>2</u>	<u>5.959</u>	<u>8.708</u>	<u>9.431</u>	<u>9.737</u>
		<u>3</u>	<u>5.661</u>	<u>8.280</u>	<u>8.970</u>	<u>9.262</u>
		<u>4</u>	<u>5.384</u>	<u>7.878</u>	<u>8.537</u>	<u>8.815</u>
		<u>5</u>	<u>5.124</u>	<u>7.502</u>	<u>8.131</u>	<u>8.397</u>
		<u>10</u>	<u>4.066</u>	<u>5.949</u>	<u>6.451</u>	<u>6.663</u>
		<u>15</u>	<u>3.318</u>	<u>4.831</u>	<u>5.236</u>	<u>5.408</u>
		<u>20</u>	<u>2.784</u>	<u>4.022</u>	<u>4.355</u>	<u>4.496</u>
		<u>25</u>	<u>2.393</u>	<u>3.429</u>	<u>3.708</u>	<u>3.826</u>
		<u>30</u>	<u>2.099</u>	<u>2.985</u>	<u>3.223</u>	<u>3.324</u>
		<u>35</u>	<u>1.868</u>	<u>2.642</u>	<u>2.849</u>	<u>2.937</u>
		<u>40</u>	<u>1.681</u>	<u>2.368</u>	<u>2.551</u>	<u>2.630</u>
		<u>45</u>	<u>1.524</u>	<u>2.142</u>	<u>2.307</u>	<u>2.377</u>
		<u>50</u>	<u>1.391</u>	<u>1.952</u>	<u>2.102</u>	<u>2.166</u>
		<u>55</u>	<u>1.278</u>	<u>1.791</u>	<u>1.928</u>	<u>1.986</u>
		<u>60</u>	<u>1.182</u>	<u>1.654</u>	<u>1.780</u>	<u>1.833</u>
		<u>65</u>	<u>1.101</u>	<u>1.536</u>	<u>1.652</u>	<u>1.702</u>

		<u>70</u>	<u>1.031</u>	<u>1.435</u>	<u>1.543</u>	<u>1.589</u>
		<u>75</u>	<u>0.970</u>	<u>1.348</u>	<u>1.449</u>	<u>1.492</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$100,000 Or Less</u>	<u>\$100,001 – \$250,000</u>	<u>\$250,001 – \$500,000</u>	<u>More Than \$500,000</u>
E2 and E3	\$ 2,500	<u>1 %</u>	<u>5.482</u>	<u>7.824</u>	<u>8.438</u>	<u>8.698</u>
		<u>2</u>	<u>5.223</u>	<u>7.454</u>	<u>8.040</u>	<u>8.288</u>
		<u>3</u>	<u>4.981</u>	<u>7.107</u>	<u>7.666</u>	<u>7.902</u>
		<u>4</u>	<u>4.754</u>	<u>6.781</u>	<u>7.315</u>	<u>7.541</u>
		<u>5</u>	<u>4.543</u>	<u>6.476</u>	<u>6.985</u>	<u>7.201</u>
		<u>10</u>	<u>3.676</u>	<u>5.212</u>	<u>5.620</u>	<u>5.793</u>
		<u>15</u>	<u>3.059</u>	<u>4.297</u>	<u>4.628</u>	<u>4.768</u>
		<u>20</u>	<u>2.612</u>	<u>3.631</u>	<u>3.903</u>	<u>4.019</u>
		<u>25</u>	<u>2.281</u>	<u>3.137</u>	<u>3.366</u>	<u>3.464</u>
		<u>30</u>	<u>2.026</u>	<u>2.763</u>	<u>2.959</u>	<u>3.043</u>
		<u>35</u>	<u>1.823</u>	<u>2.470</u>	<u>2.641</u>	<u>2.714</u>
		<u>40</u>	<u>1.655</u>	<u>2.232</u>	<u>2.385</u>	<u>2.449</u>
		<u>45</u>	<u>1.512</u>	<u>2.033</u>	<u>2.171</u>	<u>2.229</u>
		<u>50</u>	<u>1.389</u>	<u>1.864</u>	<u>1.989</u>	<u>2.042</u>
		<u>55</u>	<u>1.282</u>	<u>1.718</u>	<u>1.833</u>	<u>1.882</u>
		<u>60</u>	<u>1.190</u>	<u>1.592</u>	<u>1.698</u>	<u>1.743</u>
		<u>65</u>	<u>1.111</u>	<u>1.483</u>	<u>1.581</u>	<u>1.622</u>
		<u>70</u>	<u>1.042</u>	<u>1.388</u>	<u>1.479</u>	<u>1.518</u>
		<u>75</u>	<u>0.981</u>	<u>1.305</u>	<u>1.390</u>	<u>1.426</u>

**Table 75.#6 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
A1	\$ 5,000	<u>1 %</u>	<u>7.705</u>	<u>10.436</u>	<u>11.242</u>	<u>11.715</u>
		<u>2</u>	<u>7.283</u>	<u>9.880</u>	<u>10.647</u>	<u>11.098</u>
		<u>3</u>	<u>6.890</u>	<u>9.359</u>	<u>10.090</u>	<u>10.520</u>
		<u>4</u>	<u>6.524</u>	<u>8.873</u>	<u>9.569</u>	<u>9.979</u>
		<u>5</u>	<u>6.183</u>	<u>8.418</u>	<u>9.082</u>	<u>9.472</u>
		<u>10</u>	<u>4.803</u>	<u>6.557</u>	<u>7.082</u>	<u>7.391</u>
		<u>15</u>	<u>3.842</u>	<u>5.238</u>	<u>5.658</u>	<u>5.906</u>
		<u>20</u>	<u>3.169</u>	<u>4.302</u>	<u>4.644</u>	<u>4.846</u>
		<u>25</u>	<u>2.690</u>	<u>3.631</u>	<u>3.915</u>	<u>4.083</u>
		<u>30</u>	<u>2.339</u>	<u>3.137</u>	<u>3.378</u>	<u>3.521</u>
		<u>35</u>	<u>2.069</u>	<u>2.763</u>	<u>2.972</u>	<u>3.096</u>
		<u>40</u>	<u>1.854</u>	<u>2.468</u>	<u>2.653</u>	<u>2.762</u>
		<u>45</u>	<u>1.677</u>	<u>2.227</u>	<u>2.393</u>	<u>2.491</u>
		<u>50</u>	<u>1.527</u>	<u>2.027</u>	<u>2.177</u>	<u>2.265</u>
		<u>55</u>	<u>1.401</u>	<u>1.857</u>	<u>1.994</u>	<u>2.075</u>
		<u>60</u>	<u>1.294</u>	<u>1.713</u>	<u>1.838</u>	<u>1.913</u>
		<u>65</u>	<u>1.205</u>	<u>1.590</u>	<u>1.706</u>	<u>1.775</u>
		<u>70</u>	<u>1.128</u>	<u>1.486</u>	<u>1.594</u>	<u>1.658</u>
		<u>75</u>	<u>1.061</u>	<u>1.396</u>	<u>1.496</u>	<u>1.556</u>
			<u>Total Property Value</u>			

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
B1 and C1	\$ 5,000	1 %	7.299	9.722	10.433	10.849
		2	6.923	9.230	9.908	10.305
		3	6.571	8.768	9.415	9.794
		4	6.242	8.336	8.954	9.315
		5	5.935	7.931	8.521	8.866
		10	4.681	6.262	6.731	7.007
		15	3.791	5.062	5.440	5.663
		20	3.157	4.196	4.506	4.689
		25	2.695	3.563	3.823	3.976
		30	2.350	3.091	3.313	3.443
		35	2.082	2.728	2.921	3.034
		40	1.866	2.439	2.609	2.710
		45	1.687	2.202	2.355	2.445
		50	1.537	2.003	2.142	2.224
		55	1.409	1.835	1.962	2.037
		60	1.301	1.692	1.809	1.878
		65	1.209	1.570	1.678	1.742
		70	1.131	1.466	1.566	1.625
		75	1.062	1.376	1.469	1.524

**Table 75.#7 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
D1, D2, D3 and E1	\$ 5,000	1 %	6.985	9.257	9.923	10.313
		2	6.632	8.796	9.431	9.804
		3	6.301	8.363	8.970	9.325
		4	5.992	7.958	8.537	8.876
		5	5.704	7.578	8.131	8.455
		10	4.523	6.010	6.451	6.710
		15	3.684	4.880	5.236	5.446
		20	3.083	4.062	4.355	4.527
		25	2.643	3.463	3.708	3.852
		30	2.313	3.014	3.223	3.346
		35	2.055	2.667	2.849	2.957
		40	1.847	2.390	2.551	2.647
		45	1.674	2.162	2.307	2.393
		50	1.527	1.970	2.102	2.180
		55	1.402	1.808	1.928	1.999
		60	1.297	1.669	1.780	1.845
		65	1.207	1.550	1.652	1.713
		70	1.129	1.449	1.543	1.599
		75	1.061	1.360	1.449	1.501
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
		1 %	6.057	7.899	8.438	8.754
		2	5.770	7.525	8.040	8.341



E2 and E3	\$ 5,000	<u>3</u>	<u>5.501</u>	<u>7.174</u>	<u>7.666</u>	<u>7.954</u>
		<u>4</u>	<u>5.250</u>	<u>6.846</u>	<u>7.315</u>	<u>7.590</u>
		<u>5</u>	<u>5.015</u>	<u>6.537</u>	<u>6.985</u>	<u>7.248</u>
		<u>10</u>	<u>4.050</u>	<u>5.261</u>	<u>5.620</u>	<u>5.830</u>
		<u>15</u>	<u>3.359</u>	<u>4.337</u>	<u>4.628</u>	<u>4.798</u>
		<u>20</u>	<u>2.859</u>	<u>3.664</u>	<u>3.903</u>	<u>4.044</u>
		<u>25</u>	<u>2.488</u>	<u>3.165</u>	<u>3.366</u>	<u>3.485</u>
		<u>30</u>	<u>2.205</u>	<u>2.787</u>	<u>2.959</u>	<u>3.061</u>
		<u>35</u>	<u>1.981</u>	<u>2.490</u>	<u>2.641</u>	<u>2.730</u>
		<u>40</u>	<u>1.796</u>	<u>2.250</u>	<u>2.385</u>	<u>2.463</u>
		<u>45</u>	<u>1.639</u>	<u>2.050</u>	<u>2.171</u>	<u>2.242</u>
		<u>50</u>	<u>1.505</u>	<u>1.879</u>	<u>1.989</u>	<u>2.054</u>
		<u>55</u>	<u>1.389</u>	<u>1.732</u>	<u>1.833</u>	<u>1.892</u>
		<u>60</u>	<u>1.288</u>	<u>1.604</u>	<u>1.698</u>	<u>1.752</u>
		<u>65</u>	<u>1.202</u>	<u>1.494</u>	<u>1.581</u>	<u>1.631</u>
		<u>70</u>	<u>1.127</u>	<u>1.399</u>	<u>1.479</u>	<u>1.526</u>
		<u>75</u>	<u>1.060</u>	<u>1.315</u>	<u>1.390</u>	<u>1.434</u>

**Table 75.#8 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
A1	\$ 10,000	<u>1 %</u>	<u>4.819</u>	<u>8.977</u>	<u>10.436</u>	<u>11.665</u>	<u>11.883</u>
		<u>2</u>	<u>4.549</u>	<u>8.492</u>	<u>9.880</u>	<u>11.051</u>	<u>11.258</u>
		<u>3</u>	<u>4.299</u>	<u>8.038</u>	<u>9.359</u>	<u>10.475</u>	<u>10.672</u>
		<u>4</u>	<u>4.068</u>	<u>7.616</u>	<u>8.873</u>	<u>9.936</u>	<u>10.124</u>
		<u>5</u>	<u>3.853</u>	<u>7.221</u>	<u>8.418</u>	<u>9.431</u>	<u>9.611</u>
		<u>10</u>	<u>3.000</u>	<u>5.615</u>	<u>6.557</u>	<u>7.359</u>	<u>7.501</u>
		<u>15</u>	<u>2.422</u>	<u>4.487</u>	<u>5.238</u>	<u>5.880</u>	<u>5.994</u>
		<u>20</u>	<u>2.024</u>	<u>3.692</u>	<u>4.302</u>	<u>4.825</u>	<u>4.918</u>
		<u>25</u>	<u>1.742</u>	<u>3.124</u>	<u>3.631</u>	<u>4.065</u>	<u>4.142</u>
		<u>30</u>	<u>1.531</u>	<u>2.707</u>	<u>3.137</u>	<u>3.506</u>	<u>3.572</u>
		<u>35</u>	<u>1.365</u>	<u>2.389</u>	<u>2.763</u>	<u>3.083</u>	<u>3.140</u>
		<u>40</u>	<u>1.228</u>	<u>2.138</u>	<u>2.468</u>	<u>2.750</u>	<u>2.801</u>
		<u>45</u>	<u>1.114</u>	<u>1.931</u>	<u>2.227</u>	<u>2.481</u>	<u>2.526</u>
		<u>50</u>	<u>1.017</u>	<u>1.758</u>	<u>2.027</u>	<u>2.256</u>	<u>2.297</u>
		<u>55</u>	<u>0.935</u>	<u>1.612</u>	<u>1.857</u>	<u>2.066</u>	<u>2.103</u>
		<u>60</u>	<u>0.868</u>	<u>1.488</u>	<u>1.713</u>	<u>1.905</u>	<u>1.939</u>
		<u>65</u>	<u>0.811</u>	<u>1.383</u>	<u>1.590</u>	<u>1.768</u>	<u>1.799</u>
		<u>70</u>	<u>0.763</u>	<u>1.294</u>	<u>1.486</u>	<u>1.651</u>	<u>1.680</u>
		<u>75</u>	<u>0.718</u>	<u>1.216</u>	<u>1.396</u>	<u>1.550</u>	<u>1.577</u>
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
		<u>1 %</u>	<u>4.707</u>	<u>8.431</u>	<u>9.722</u>	<u>10.806</u>	<u>10.997</u>
		<u>2</u>	<u>4.461</u>	<u>7.999</u>	<u>9.230</u>	<u>10.264</u>	<u>10.446</u>
		<u>3</u>	<u>4.233</u>	<u>7.596</u>	<u>8.768</u>	<u>9.755</u>	<u>9.929</u>
		<u>4</u>	<u>4.020</u>	<u>7.218</u>	<u>8.336</u>	<u>9.278</u>	<u>9.444</u>
		<u>5</u>	<u>3.823</u>	<u>6.865</u>	<u>7.931</u>	<u>8.830</u>	<u>8.989</u>
		<u>10</u>	<u>3.027</u>	<u>5.415</u>	<u>6.262</u>	<u>6.978</u>	<u>7.105</u>

B1 and C1	\$ 10,000	15	<u>2.474</u>	<u>4.380</u>	<u>5.062</u>	<u>5.640</u>	<u>5.743</u>
		20	<u>2.084</u>	<u>3.638</u>	<u>4.196</u>	<u>4.670</u>	<u>4.755</u>
		25	<u>1.799</u>	<u>3.097</u>	<u>3.563</u>	<u>3.960</u>	<u>4.031</u>
		30	<u>1.582</u>	<u>2.693</u>	<u>3.091</u>	<u>3.430</u>	<u>3.490</u>
		35	<u>1.410</u>	<u>2.381</u>	<u>2.728</u>	<u>3.022</u>	<u>3.075</u>
		40	<u>1.268</u>	<u>2.132</u>	<u>2.439</u>	<u>2.700</u>	<u>2.746</u>
		45	<u>1.149</u>	<u>1.926</u>	<u>2.202</u>	<u>2.436</u>	<u>2.477</u>
		50	<u>1.048</u>	<u>1.753</u>	<u>2.003</u>	<u>2.216</u>	<u>2.253</u>
		55	<u>0.963</u>	<u>1.607</u>	<u>1.835</u>	<u>2.029</u>	<u>2.064</u>
		60	<u>0.892</u>	<u>1.482</u>	<u>1.692</u>	<u>1.870</u>	<u>1.902</u>
		65	<u>0.832</u>	<u>1.377</u>	<u>1.570</u>	<u>1.735</u>	<u>1.764</u>
		70	<u>0.780</u>	<u>1.286</u>	<u>1.466</u>	<u>1.619</u>	<u>1.646</u>
		75	<u>0.733</u>	<u>1.208</u>	<u>1.376</u>	<u>1.519</u>	<u>1.544</u>

**Table 75.#9 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
D1, D2, D3 and E1	\$ 10,000	1 %	<u>4.550</u>	<u>8.047</u>	<u>9.257</u>	<u>10.273</u>	<u>10.452</u>
		2	<u>4.318</u>	<u>7.642</u>	<u>8.796</u>	<u>9.765</u>	<u>9.936</u>
		3	<u>4.103</u>	<u>7.263</u>	<u>8.363</u>	<u>9.288</u>	<u>9.451</u>
		4	<u>3.903</u>	<u>6.909</u>	<u>7.958</u>	<u>8.841</u>	<u>8.996</u>
		5	<u>3.717</u>	<u>6.577</u>	<u>7.578</u>	<u>8.421</u>	<u>8.570</u>
		10	<u>2.965</u>	<u>5.214</u>	<u>6.010</u>	<u>6.683</u>	<u>6.802</u>
		15	<u>2.440</u>	<u>4.239</u>	<u>4.880</u>	<u>5.424</u>	<u>5.520</u>
		20	<u>2.067</u>	<u>3.537</u>	<u>4.062</u>	<u>4.509</u>	<u>4.588</u>
		25	<u>1.793</u>	<u>3.023</u>	<u>3.463</u>	<u>3.837</u>	<u>3.904</u>
		30	<u>1.584</u>	<u>2.638</u>	<u>3.014</u>	<u>3.334</u>	<u>3.390</u>
		35	<u>1.416</u>	<u>2.339</u>	<u>2.667</u>	<u>2.945</u>	<u>2.995</u>
		40	<u>1.277</u>	<u>2.099</u>	<u>2.390</u>	<u>2.637</u>	<u>2.680</u>
		45	<u>1.160</u>	<u>1.901</u>	<u>2.162</u>	<u>2.384</u>	<u>2.423</u>
		50	<u>1.061</u>	<u>1.733</u>	<u>1.970</u>	<u>2.172</u>	<u>2.207</u>
		55	<u>0.976</u>	<u>1.591</u>	<u>1.808</u>	<u>1.992</u>	<u>2.024</u>
		60	<u>0.905</u>	<u>1.469</u>	<u>1.669</u>	<u>1.838</u>	<u>1.868</u>
		65	<u>0.845</u>	<u>1.366</u>	<u>1.550</u>	<u>1.706</u>	<u>1.734</u>
		70	<u>0.793</u>	<u>1.278</u>	<u>1.449</u>	<u>1.593</u>	<u>1.619</u>
		75	<u>0.746</u>	<u>1.200</u>	<u>1.360</u>	<u>1.495</u>	<u>1.519</u>
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
E2 and E3	\$ 10,000	1 %	<u>4.075</u>	<u>6.918</u>	<u>7.899</u>	<u>8.721</u>	<u>8.866</u>
		2	<u>3.886</u>	<u>6.590</u>	<u>7.525</u>	<u>8.310</u>	<u>8.448</u>
		3	<u>3.709</u>	<u>6.282</u>	<u>7.174</u>	<u>7.924</u>	<u>8.056</u>
		4	<u>3.545</u>	<u>5.994</u>	<u>6.846</u>	<u>7.561</u>	<u>7.687</u>
		5	<u>3.392</u>	<u>5.725</u>	<u>6.537</u>	<u>7.221</u>	<u>7.341</u>
		10	<u>2.772</u>	<u>4.614</u>	<u>5.261</u>	<u>5.808</u>	<u>5.905</u>
		15	<u>2.333</u>	<u>3.814</u>	<u>4.337</u>	<u>4.781</u>	<u>4.859</u>
		20	<u>2.015</u>	<u>3.233</u>	<u>3.664</u>	<u>4.029</u>	<u>4.094</u>
		25	<u>1.778</u>	<u>2.803</u>	<u>3.165</u>	<u>3.472</u>	<u>3.527</u>
		30	<u>1.592</u>	<u>2.476</u>	<u>2.787</u>	<u>3.050</u>	<u>3.097</u>

		35	<u>1.439</u>	<u>2.218</u>	<u>2.490</u>	<u>2.721</u>	<u>2.762</u>
		40	<u>1.311</u>	<u>2.007</u>	<u>2.250</u>	<u>2.455</u>	<u>2.492</u>
		45	<u>1.199</u>	<u>1.831</u>	<u>2.050</u>	<u>2.235</u>	<u>2.267</u>
		50	<u>1.103</u>	<u>1.679</u>	<u>1.879</u>	<u>2.047</u>	<u>2.077</u>
		55	<u>1.021</u>	<u>1.549</u>	<u>1.732</u>	<u>1.886</u>	<u>1.913</u>
		60	<u>0.950</u>	<u>1.436</u>	<u>1.604</u>	<u>1.747</u>	<u>1.772</u>
		65	<u>0.888</u>	<u>1.338</u>	<u>1.494</u>	<u>1.626</u>	<u>1.649</u>
		70	<u>0.834</u>	<u>1.254</u>	<u>1.399</u>	<u>1.521</u>	<u>1.543</u>
		75	<u>0.786</u>	<u>1.179</u>	<u>1.315</u>	<u>1.430</u>	<u>1.450</u>

**Table 75.#10 Sub-limit Factors – Deductible Tier 1**

<b>Building Class</b>	<b>Deductible</b>	<b>Sub-limit</b>	<b>Total Property Value</b>				
			<b><u>\$500,000 Or Less</u></b>	<b><u>\$500,001 – \$1,000,000</u></b>	<b><u>\$1,000,001 – \$5,000,000</u></b>	<b><u>\$5,000,001 – \$10,000,000</u></b>	<b><u>More Than \$10,000,000</u></b>
A1	\$ 25,000	1 %	<u>3.799</u>	<u>8.319</u>	<u>11.035</u>	<u>11.665</u>	<u>11.922</u>
		2	<u>3.586</u>	<u>7.866</u>	<u>10.451</u>	<u>11.051</u>	<u>11.295</u>
		3	<u>3.389</u>	<u>7.444</u>	<u>9.903</u>	<u>10.475</u>	<u>10.708</u>
		4	<u>3.208</u>	<u>7.050</u>	<u>9.391</u>	<u>9.936</u>	<u>10.158</u>
		5	<u>3.041</u>	<u>6.683</u>	<u>8.912</u>	<u>9.431</u>	<u>9.643</u>
		10	<u>2.381</u>	<u>5.194</u>	<u>6.947</u>	<u>7.359</u>	<u>7.526</u>
		15	<u>1.938</u>	<u>4.152</u>	<u>5.551</u>	<u>5.880</u>	<u>6.015</u>
		20	<u>1.635</u>	<u>3.420</u>	<u>4.557</u>	<u>4.825</u>	<u>4.935</u>
		25	<u>1.418</u>	<u>2.898</u>	<u>3.842</u>	<u>4.065</u>	<u>4.156</u>
		30	<u>1.254</u>	<u>2.515</u>	<u>3.316</u>	<u>3.506</u>	<u>3.584</u>
		35	<u>1.122</u>	<u>2.223</u>	<u>2.918</u>	<u>3.083</u>	<u>3.150</u>
		40	<u>1.012</u>	<u>1.990</u>	<u>2.605</u>	<u>2.750</u>	<u>2.810</u>
		45	<u>0.918</u>	<u>1.799</u>	<u>2.350</u>	<u>2.481</u>	<u>2.534</u>
		50	<u>0.840</u>	<u>1.638</u>	<u>2.138</u>	<u>2.256</u>	<u>2.304</u>
		55	<u>0.775</u>	<u>1.502</u>	<u>1.959</u>	<u>2.066</u>	<u>2.110</u>
		60	<u>0.721</u>	<u>1.387</u>	<u>1.806</u>	<u>1.905</u>	<u>1.945</u>
		65	<u>0.676</u>	<u>1.290</u>	<u>1.677</u>	<u>1.768</u>	<u>1.805</u>
		70	<u>0.636</u>	<u>1.208</u>	<u>1.566</u>	<u>1.651</u>	<u>1.685</u>
		75	<u>0.598</u>	<u>1.136</u>	<u>1.471</u>	<u>1.550</u>	<u>1.582</u>
<b>Building Class</b>	<b>Deductible</b>	<b>Sub-limit</b>	<b>Total Property Value</b>				
			<b><u>\$500,000 Or Less</u></b>	<b><u>\$500,001 – \$1,000,000</u></b>	<b><u>\$1,000,001 – \$5,000,000</u></b>	<b><u>\$5,000,001 – \$10,000,000</u></b>	<b><u>More Than \$10,000,000</u></b>
B1 and C1	\$ 25,000	1 %	<u>3.775</u>	<u>7.846</u>	<u>10.251</u>	<u>10.806</u>	<u>11.031</u>
		2	<u>3.579</u>	<u>7.443</u>	<u>9.734</u>	<u>10.264</u>	<u>10.479</u>
		3	<u>3.397</u>	<u>7.066</u>	<u>9.250</u>	<u>9.755</u>	<u>9.960</u>
		4	<u>3.229</u>	<u>6.713</u>	<u>8.795</u>	<u>9.278</u>	<u>9.474</u>
		5	<u>3.072</u>	<u>6.384</u>	<u>8.370</u>	<u>8.830</u>	<u>9.017</u>
		10	<u>2.446</u>	<u>5.035</u>	<u>6.611</u>	<u>6.978</u>	<u>7.128</u>
		15	<u>2.014</u>	<u>4.075</u>	<u>5.343</u>	<u>5.640</u>	<u>5.761</u>
		20	<u>1.709</u>	<u>3.388</u>	<u>4.427</u>	<u>4.670</u>	<u>4.770</u>
		25	<u>1.485</u>	<u>2.889</u>	<u>3.756</u>	<u>3.960</u>	<u>4.043</u>
		30	<u>1.312</u>	<u>2.515</u>	<u>3.256</u>	<u>3.430</u>	<u>3.501</u>
		35	<u>1.173</u>	<u>2.226</u>	<u>2.871</u>	<u>3.022</u>	<u>3.084</u>
		40	<u>1.056</u>	<u>1.994</u>	<u>2.566</u>	<u>2.700</u>	<u>2.754</u>
		45	<u>0.957</u>	<u>1.802</u>	<u>2.316</u>	<u>2.436</u>	<u>2.485</u>
		50	<u>0.874</u>	<u>1.641</u>	<u>2.107</u>	<u>2.216</u>	<u>2.260</u>

		<u>55</u>	<u>0.805</u>	<u>1.504</u>	<u>1.930</u>	<u>2.029</u>	<u>2.070</u>
		<u>60</u>	<u>0.747</u>	<u>1.388</u>	<u>1.779</u>	<u>1.870</u>	<u>1.908</u>
		<u>65</u>	<u>0.698</u>	<u>1.290</u>	<u>1.651</u>	<u>1.735</u>	<u>1.769</u>
		<u>70</u>	<u>0.655</u>	<u>1.206</u>	<u>1.541</u>	<u>1.619</u>	<u>1.651</u>
		<u>75</u>	<u>0.615</u>	<u>1.132</u>	<u>1.445</u>	<u>1.519</u>	<u>1.548</u>

**Table 75.#11 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$500,000 Or Less</u>	<u>\$500,001 – \$1,000,000</u>	<u>\$1,000,001 – \$5,000,000</u>	<u>\$5,000,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
D1, D2, D3 and E1	\$ 25,000	<u>1 %</u>	<u>3.673</u>	<u>7.498</u>	<u>9.753</u>	<u>10.273</u>	<u>10.484</u>
		<u>2</u>	<u>3.487</u>	<u>7.120</u>	<u>9.269</u>	<u>9.765</u>	<u>9.966</u>
		<u>3</u>	<u>3.316</u>	<u>6.766</u>	<u>8.814</u>	<u>9.288</u>	<u>9.481</u>
		<u>4</u>	<u>3.156</u>	<u>6.435</u>	<u>8.388</u>	<u>8.841</u>	<u>9.024</u>
		<u>5</u>	<u>3.009</u>	<u>6.126</u>	<u>7.989</u>	<u>8.421</u>	<u>8.596</u>
		<u>10</u>	<u>2.415</u>	<u>4.856</u>	<u>6.338</u>	<u>6.683</u>	<u>6.823</u>
		<u>15</u>	<u>2.003</u>	<u>3.951</u>	<u>5.145</u>	<u>5.424</u>	<u>5.537</u>
		<u>20</u>	<u>1.711</u>	<u>3.301</u>	<u>4.280</u>	<u>4.509</u>	<u>4.603</u>
		<u>25</u>	<u>1.494</u>	<u>2.826</u>	<u>3.645</u>	<u>3.837</u>	<u>3.916</u>
		<u>30</u>	<u>1.326</u>	<u>2.470</u>	<u>3.169</u>	<u>3.334</u>	<u>3.401</u>
		<u>35</u>	<u>1.189</u>	<u>2.192</u>	<u>2.802</u>	<u>2.945</u>	<u>3.004</u>
		<u>40</u>	<u>1.074</u>	<u>1.969</u>	<u>2.510</u>	<u>2.637</u>	<u>2.688</u>
		<u>45</u>	<u>0.976</u>	<u>1.783</u>	<u>2.270</u>	<u>2.384</u>	<u>2.430</u>
		<u>50</u>	<u>0.893</u>	<u>1.626</u>	<u>2.068</u>	<u>2.172</u>	<u>2.214</u>
		<u>55</u>	<u>0.824</u>	<u>1.493</u>	<u>1.897</u>	<u>1.992</u>	<u>2.030</u>
		<u>60</u>	<u>0.766</u>	<u>1.380</u>	<u>1.751</u>	<u>1.838</u>	<u>1.873</u>
		<u>65</u>	<u>0.716</u>	<u>1.283</u>	<u>1.626</u>	<u>1.706</u>	<u>1.739</u>
		<u>70</u>	<u>0.673</u>	<u>1.201</u>	<u>1.519</u>	<u>1.593</u>	<u>1.624</u>
		<u>75</u>	<u>0.633</u>	<u>1.128</u>	<u>1.426</u>	<u>1.495</u>	<u>1.524</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$500,000 Or Less</u>	<u>\$500,001 – \$1,000,000</u>	<u>\$1,000,001 – \$5,000,000</u>	<u>\$5,000,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
E2 and E3	\$ 25,000	<u>1 %</u>	<u>3.357</u>	<u>6.473</u>	<u>8.300</u>	<u>8.721</u>	<u>8.892</u>
		<u>2</u>	<u>3.205</u>	<u>6.166</u>	<u>7.908</u>	<u>8.310</u>	<u>8.473</u>
		<u>3</u>	<u>3.064</u>	<u>5.879</u>	<u>7.540</u>	<u>7.924</u>	<u>8.080</u>
		<u>4</u>	<u>2.932</u>	<u>5.610</u>	<u>7.195</u>	<u>7.561</u>	<u>7.710</u>
		<u>5</u>	<u>2.810</u>	<u>5.358</u>	<u>6.871</u>	<u>7.221</u>	<u>7.363</u>
		<u>10</u>	<u>2.316</u>	<u>4.322</u>	<u>5.528</u>	<u>5.808</u>	<u>5.922</u>
		<u>15</u>	<u>1.968</u>	<u>3.578</u>	<u>4.553</u>	<u>4.781</u>	<u>4.873</u>
		<u>20</u>	<u>1.715</u>	<u>3.039</u>	<u>3.842</u>	<u>4.029</u>	<u>4.106</u>
		<u>25</u>	<u>1.523</u>	<u>2.640</u>	<u>3.315</u>	<u>3.472</u>	<u>3.537</u>
		<u>30</u>	<u>1.370</u>	<u>2.336</u>	<u>2.915</u>	<u>3.050</u>	<u>3.106</u>
		<u>35</u>	<u>1.243</u>	<u>2.095</u>	<u>2.603</u>	<u>2.721</u>	<u>2.769</u>
		<u>40</u>	<u>1.133</u>	<u>1.898</u>	<u>2.350</u>	<u>2.455</u>	<u>2.498</u>
		<u>45</u>	<u>1.038</u>	<u>1.732</u>	<u>2.140</u>	<u>2.235</u>	<u>2.273</u>
		<u>50</u>	<u>0.956</u>	<u>1.589</u>	<u>1.961</u>	<u>2.047</u>	<u>2.082</u>
		<u>55</u>	<u>0.886</u>	<u>1.466</u>	<u>1.807</u>	<u>1.886</u>	<u>1.918</u>
		<u>60</u>	<u>0.825</u>	<u>1.360</u>	<u>1.674</u>	<u>1.747</u>	<u>1.776</u>
		<u>65</u>	<u>0.773</u>	<u>1.268</u>	<u>1.559</u>	<u>1.626</u>	<u>1.653</u>
		<u>70</u>	<u>0.727</u>	<u>1.188</u>	<u>1.459</u>	<u>1.521</u>	<u>1.547</u>

		<u>75</u>	<u>0.684</u>	<u>1.118</u>	<u>1.371</u>	<u>1.430</u>	<u>1.453</u>
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**Table 75.#12 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>A1</u>	<u>\$ 50,000</u>	<u>1 %</u>	<u>3.799</u>	<u>9.441</u>	<u>10.699</u>	<u>11.269</u>	<u>11.744</u>
		<u>2</u>	<u>3.586</u>	<u>8.933</u>	<u>10.130</u>	<u>10.673</u>	<u>11.126</u>
		<u>3</u>	<u>3.389</u>	<u>8.459</u>	<u>9.598</u>	<u>10.115</u>	<u>10.546</u>
		<u>4</u>	<u>3.208</u>	<u>8.015</u>	<u>9.100</u>	<u>9.593</u>	<u>10.004</u>
		<u>5</u>	<u>3.041</u>	<u>7.602</u>	<u>8.634</u>	<u>9.104</u>	<u>9.496</u>
		<u>10</u>	<u>2.381</u>	<u>5.914</u>	<u>6.728</u>	<u>7.099</u>	<u>7.410</u>
		<u>15</u>	<u>1.938</u>	<u>4.725</u>	<u>5.375</u>	<u>5.673</u>	<u>5.922</u>
		<u>20</u>	<u>1.635</u>	<u>3.885</u>	<u>4.414</u>	<u>4.656</u>	<u>4.859</u>
		<u>25</u>	<u>1.418</u>	<u>3.284</u>	<u>3.723</u>	<u>3.924</u>	<u>4.093</u>
		<u>30</u>	<u>1.254</u>	<u>2.843</u>	<u>3.216</u>	<u>3.386</u>	<u>3.530</u>
		<u>35</u>	<u>1.122</u>	<u>2.507</u>	<u>2.831</u>	<u>2.979</u>	<u>3.103</u>
		<u>40</u>	<u>1.012</u>	<u>2.242</u>	<u>2.528</u>	<u>2.659</u>	<u>2.769</u>
		<u>45</u>	<u>0.918</u>	<u>2.025</u>	<u>2.281</u>	<u>2.399</u>	<u>2.497</u>
		<u>50</u>	<u>0.840</u>	<u>1.843</u>	<u>2.075</u>	<u>2.182</u>	<u>2.271</u>
		<u>55</u>	<u>0.775</u>	<u>1.689</u>	<u>1.901</u>	<u>1.998</u>	<u>2.080</u>
		<u>60</u>	<u>0.721</u>	<u>1.559</u>	<u>1.753</u>	<u>1.843</u>	<u>1.917</u>
		<u>65</u>	<u>0.676</u>	<u>1.448</u>	<u>1.628</u>	<u>1.710</u>	<u>1.779</u>
		<u>70</u>	<u>0.636</u>	<u>1.354</u>	<u>1.521</u>	<u>1.597</u>	<u>1.662</u>
		<u>75</u>	<u>0.598</u>	<u>1.273</u>	<u>1.429</u>	<u>1.500</u>	<u>1.560</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>B1 and C1</u>	<u>\$ 50,000</u>	<u>1 %</u>	<u>3.775</u>	<u>8.842</u>	<u>9.954</u>	<u>10.456</u>	<u>10.875</u>
		<u>2</u>	<u>3.579</u>	<u>8.392</u>	<u>9.451</u>	<u>9.930</u>	<u>10.330</u>
		<u>3</u>	<u>3.397</u>	<u>7.969</u>	<u>8.979</u>	<u>9.437</u>	<u>9.818</u>
		<u>4</u>	<u>3.229</u>	<u>7.574</u>	<u>8.538</u>	<u>8.974</u>	<u>9.338</u>
		<u>5</u>	<u>3.072</u>	<u>7.205</u>	<u>8.123</u>	<u>8.540</u>	<u>8.888</u>
		<u>10</u>	<u>2.446</u>	<u>5.684</u>	<u>6.415</u>	<u>6.747</u>	<u>7.025</u>
		<u>15</u>	<u>2.014</u>	<u>4.597</u>	<u>5.185</u>	<u>5.453</u>	<u>5.677</u>
		<u>20</u>	<u>1.709</u>	<u>3.815</u>	<u>4.297</u>	<u>4.517</u>	<u>4.701</u>
		<u>25</u>	<u>1.485</u>	<u>3.245</u>	<u>3.648</u>	<u>3.832</u>	<u>3.986</u>
		<u>30</u>	<u>1.312</u>	<u>2.819</u>	<u>3.163</u>	<u>3.320</u>	<u>3.452</u>
		<u>35</u>	<u>1.173</u>	<u>2.491</u>	<u>2.790</u>	<u>2.927</u>	<u>3.041</u>
		<u>40</u>	<u>1.056</u>	<u>2.229</u>	<u>2.494</u>	<u>2.615</u>	<u>2.716</u>
		<u>45</u>	<u>0.957</u>	<u>2.014</u>	<u>2.252</u>	<u>2.360</u>	<u>2.451</u>
		<u>50</u>	<u>0.874</u>	<u>1.833</u>	<u>2.049</u>	<u>2.147</u>	<u>2.229</u>
		<u>55</u>	<u>0.805</u>	<u>1.679</u>	<u>1.877</u>	<u>1.967</u>	<u>2.042</u>
		<u>60</u>	<u>0.747</u>	<u>1.549</u>	<u>1.730</u>	<u>1.813</u>	<u>1.882</u>
		<u>65</u>	<u>0.698</u>	<u>1.438</u>	<u>1.606</u>	<u>1.682</u>	<u>1.746</u>
		<u>70</u>	<u>0.655</u>	<u>1.344</u>	<u>1.499</u>	<u>1.570</u>	<u>1.629</u>
		<u>75</u>	<u>0.615</u>	<u>1.261</u>	<u>1.406</u>	<u>1.472</u>	<u>1.528</u>

**Table 75.#13 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
D1, D2, D3 and E1	\$ 50,000	<u>1 %</u>	<u>3.673</u>	<u>8.433</u>	<u>9.474</u>	<u>9.946</u>	<u>10.338</u>
		<u>2</u>	<u>3.487</u>	<u>8.010</u>	<u>9.003</u>	<u>9.453</u>	<u>9.827</u>
		<u>3</u>	<u>3.316</u>	<u>7.614</u>	<u>8.561</u>	<u>8.990</u>	<u>9.347</u>
		<u>4</u>	<u>3.156</u>	<u>7.243</u>	<u>8.147</u>	<u>8.556</u>	<u>8.897</u>
		<u>5</u>	<u>3.009</u>	<u>6.896</u>	<u>7.758</u>	<u>8.149</u>	<u>8.475</u>
		<u>10</u>	<u>2.415</u>	<u>5.467</u>	<u>6.153</u>	<u>6.465</u>	<u>6.726</u>
		<u>15</u>	<u>2.003</u>	<u>4.442</u>	<u>4.996</u>	<u>5.248</u>	<u>5.459</u>
		<u>20</u>	<u>1.711</u>	<u>3.703</u>	<u>4.157</u>	<u>4.365</u>	<u>4.538</u>
		<u>25</u>	<u>1.494</u>	<u>3.163</u>	<u>3.543</u>	<u>3.716</u>	<u>3.861</u>
		<u>30</u>	<u>1.326</u>	<u>2.757</u>	<u>3.082</u>	<u>3.230</u>	<u>3.354</u>
		<u>35</u>	<u>1.189</u>	<u>2.443</u>	<u>2.726</u>	<u>2.855</u>	<u>2.963</u>
		<u>40</u>	<u>1.074</u>	<u>2.191</u>	<u>2.442</u>	<u>2.557</u>	<u>2.653</u>
		<u>45</u>	<u>0.976</u>	<u>1.984</u>	<u>2.209</u>	<u>2.312</u>	<u>2.398</u>
		<u>50</u>	<u>0.893</u>	<u>1.809</u>	<u>2.013</u>	<u>2.107</u>	<u>2.185</u>
		<u>55</u>	<u>0.824</u>	<u>1.660</u>	<u>1.847</u>	<u>1.932</u>	<u>2.003</u>
		<u>60</u>	<u>0.766</u>	<u>1.533</u>	<u>1.705</u>	<u>1.783</u>	<u>1.849</u>
		<u>65</u>	<u>0.716</u>	<u>1.425</u>	<u>1.584</u>	<u>1.656</u>	<u>1.716</u>
		<u>70</u>	<u>0.673</u>	<u>1.332</u>	<u>1.479</u>	<u>1.547</u>	<u>1.603</u>
		<u>75</u>	<u>0.633</u>	<u>1.251</u>	<u>1.389</u>	<u>1.452</u>	<u>1.504</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
E2 and E3	\$ 50,000	<u>1 %</u>	<u>3.357</u>	<u>7.231</u>	<u>8.075</u>	<u>8.456</u>	<u>8.774</u>
		<u>2</u>	<u>3.205</u>	<u>6.888</u>	<u>7.693</u>	<u>8.057</u>	<u>8.360</u>
		<u>3</u>	<u>3.064</u>	<u>6.567</u>	<u>7.335</u>	<u>7.682</u>	<u>7.972</u>
		<u>4</u>	<u>2.932</u>	<u>6.266</u>	<u>6.999</u>	<u>7.331</u>	<u>7.607</u>
		<u>5</u>	<u>2.810</u>	<u>5.984</u>	<u>6.683</u>	<u>7.000</u>	<u>7.264</u>
		<u>10</u>	<u>2.316</u>	<u>4.820</u>	<u>5.378</u>	<u>5.632</u>	<u>5.843</u>
		<u>15</u>	<u>1.968</u>	<u>3.980</u>	<u>4.432</u>	<u>4.637</u>	<u>4.809</u>
		<u>20</u>	<u>1.715</u>	<u>3.369</u>	<u>3.742</u>	<u>3.911</u>	<u>4.053</u>
		<u>25</u>	<u>1.523</u>	<u>2.918</u>	<u>3.231</u>	<u>3.373</u>	<u>3.492</u>
		<u>30</u>	<u>1.370</u>	<u>2.575</u>	<u>2.843</u>	<u>2.965</u>	<u>3.067</u>
		<u>35</u>	<u>1.243</u>	<u>2.305</u>	<u>2.540</u>	<u>2.646</u>	<u>2.736</u>
		<u>40</u>	<u>1.133</u>	<u>2.085</u>	<u>2.294</u>	<u>2.389</u>	<u>2.468</u>
		<u>45</u>	<u>1.038</u>	<u>1.900</u>	<u>2.089</u>	<u>2.175</u>	<u>2.246</u>
		<u>50</u>	<u>0.956</u>	<u>1.743</u>	<u>1.915</u>	<u>1.993</u>	<u>2.058</u>
		<u>55</u>	<u>0.886</u>	<u>1.607</u>	<u>1.765</u>	<u>1.836</u>	<u>1.896</u>
		<u>60</u>	<u>0.825</u>	<u>1.490</u>	<u>1.635</u>	<u>1.701</u>	<u>1.756</u>
		<u>65</u>	<u>0.773</u>	<u>1.388</u>	<u>1.523</u>	<u>1.584</u>	<u>1.634</u>
		<u>70</u>	<u>0.727</u>	<u>1.300</u>	<u>1.425</u>	<u>1.482</u>	<u>1.529</u>
		<u>75</u>	<u>0.684</u>	<u>1.222</u>	<u>1.340</u>	<u>1.393</u>	<u>1.437</u>

**Table 75.#14 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
		<u>1 %</u>	<u>2.115</u>	<u>8.319</u>	<u>10.053</u>	<u>10.871</u>	<u>11.571</u>

A1	\$ 75,000	2	2.003	7.866	9.515	10.294	10.961
		3	1.901	7.444	9.012	9.754	10.389
		4	1.807	7.050	8.542	9.249	9.854
		5	1.721	6.683	8.103	8.777	9.353
		10	1.387	5.194	6.309	6.840	7.297
		15	1.167	4.152	5.040	5.465	5.831
		20	1.013	3.420	4.141	4.487	4.785
		25	0.897	2.898	3.496	3.784	4.032
		30	0.802	2.515	3.023	3.267	3.478
		35	0.722	2.223	2.664	2.875	3.058
		40	0.653	1.990	2.380	2.567	2.729
		45	0.595	1.799	2.149	2.317	2.461
		50	0.548	1.638	1.956	2.108	2.238
		55	0.510	1.502	1.792	1.931	2.050
		60	0.478	1.387	1.653	1.780	1.890
		65	0.451	1.290	1.535	1.653	1.754
		70	0.424	1.208	1.435	1.544	1.638
		75	0.398	1.136	1.348	1.450	1.538
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
B1 and C1	\$ 75,000	1 %	2.203	7.846	9.383	10.106	10.722
		2	2.095	7.443	8.907	9.596	10.184
		3	1.996	7.066	8.461	9.118	9.679
		4	1.905	6.713	8.043	8.670	9.205
		5	1.820	6.384	7.651	8.250	8.761
		10	1.485	5.035	6.039	6.515	6.923
		15	1.255	4.075	4.882	5.266	5.596
		20	1.089	3.388	4.049	4.363	4.634
		25	0.960	2.889	3.440	3.703	3.930
		30	0.856	2.515	2.986	3.211	3.404
		35	0.768	2.226	2.636	2.832	3.000
		40	0.693	1.994	2.358	2.531	2.680
		45	0.630	1.802	2.129	2.285	2.418
		50	0.578	1.641	1.937	2.078	2.199
		55	0.536	1.504	1.775	1.904	2.014
		60	0.500	1.388	1.637	1.755	1.857
		65	0.469	1.290	1.519	1.629	1.722
		70	0.440	1.206	1.419	1.520	1.607
		75	0.413	1.132	1.332	1.426	1.508

**Table 75.#15 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	2.186	7.498	8.940	9.617	10.195
		2	2.084	7.120	8.493	9.139	9.690
		3	1.989	6.766	8.075	8.691	9.217
		4	1.902	6.435	7.682	8.271	8.773
		5	1.822	6.126	7.315	7.876	8.356

D1, D2, D3 and E1	\$ 75,000	10	1.501	4.856	5.800	6.248	6.631
		15	1.278	3.951	4.711	5.072	5.382
		20	1.115	3.301	3.924	4.220	4.475
		25	0.989	2.826	3.347	3.595	3.808
		30	0.885	2.470	2.915	3.127	3.309
		35	0.797	2.192	2.581	2.765	2.924
		40	0.722	1.969	2.313	2.477	2.618
		45	0.658	1.783	2.093	2.240	2.367
		50	0.605	1.626	1.908	2.042	2.156
		55	0.562	1.493	1.751	1.873	1.977
		60	0.525	1.380	1.616	1.729	1.825
		65	0.493	1.283	1.502	1.605	1.694
		70	0.463	1.201	1.403	1.500	1.582
		75	0.435	1.128	1.318	1.408	1.485
Building Class	Deductible	Sub- limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
E2 and E3	\$ 75,000	1 %	2.129	6.473	7.642	8.190	8.658
		2	2.044	6.166	7.280	7.803	8.249
		3	1.964	5.879	6.940	7.440	7.866
		4	1.891	5.610	6.622	7.099	7.506
		5	1.823	5.358	6.324	6.779	7.168
		10	1.547	4.322	5.091	5.455	5.766
		15	1.350	3.578	4.199	4.494	4.747
		20	1.202	3.039	3.550	3.793	4.001
		25	1.082	2.640	3.070	3.274	3.449
		30	0.981	2.336	2.705	2.880	3.030
		35	0.893	2.095	2.419	2.572	2.703
		40	0.817	1.898	2.186	2.323	2.439
		45	0.750	1.732	1.992	2.115	2.220
		50	0.693	1.589	1.826	1.938	2.034
		55	0.645	1.466	1.684	1.786	1.874
		60	0.603	1.360	1.560	1.655	1.736
		65	0.566	1.268	1.453	1.541	1.616
		70	0.532	1.188	1.361	1.442	1.512
		75	0.501	1.118	1.279	1.356	1.421

Table 75.#16 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub- limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	1.248	7.319	9.441	10.486	11.401
		2	1.193	6.916	8.933	9.928	10.799
		3	1.142	6.542	8.459	9.405	10.235
		4	1.096	6.193	8.015	8.916	9.707
		5	1.054	5.869	7.602	8.460	9.214
		10	0.890	4.558	5.914	6.590	7.187
		15	0.777	3.648	4.725	5.265	5.743
		20	0.691	3.013	3.885	4.324	4.713
		25	0.618	2.561	3.284	3.648	3.972



A1	\$ 100,000	30	0.555	2.228	2.843	3.152	3.427
		35	0.500	1.973	2.507	2.776	3.014
		40	0.454	1.769	2.242	2.479	2.690
		45	0.418	1.600	2.025	2.238	2.426
		50	0.389	1.458	1.843	2.036	2.207
		55	0.366	1.338	1.689	1.865	2.021
		60	0.345	1.236	1.559	1.720	1.864
		65	0.324	1.151	1.448	1.598	1.730
		70	0.303	1.079	1.354	1.493	1.615
		75	0.290	1.015	1.273	1.402	1.517
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
B1 and C1	\$ 100,000	1 %	1.353	6.955	8.842	9.766	10.573
		2	1.296	6.595	8.392	9.272	10.041
		3	1.243	6.259	7.969	8.809	9.543
		4	1.195	5.946	7.574	8.375	9.075
		5	1.151	5.653	7.205	7.968	8.637
		10	0.972	4.458	5.684	6.291	6.825
		15	0.845	3.614	4.597	5.085	5.516
		20	0.746	3.012	3.815	4.215	4.568
		25	0.663	2.574	3.245	3.579	3.875
		30	0.593	2.246	2.819	3.105	3.357
		35	0.532	1.992	2.491	2.740	2.959
		40	0.481	1.786	2.229	2.449	2.644
		45	0.440	1.615	2.014	2.211	2.386
		50	0.407	1.471	1.833	2.012	2.170
		55	0.380	1.349	1.679	1.843	1.988
		60	0.356	1.246	1.549	1.700	1.832
		65	0.334	1.158	1.438	1.577	1.700
		70	0.312	1.084	1.344	1.473	1.586
		75	0.296	1.018	1.261	1.382	1.488

Table 75.#17 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
D1, D2, D3 and E1	\$ 100,000	1 %	1.375	6.662	8.433	9.299	10.055
		2	1.320	6.324	8.010	8.836	9.557
		3	1.270	6.009	7.614	8.401	9.089
		4	1.223	5.714	7.243	7.994	8.651
		5	1.180	5.439	6.896	7.612	8.240
		10	1.006	4.314	5.467	6.037	6.538
		15	0.880	3.516	4.442	4.902	5.307
		20	0.781	2.946	3.703	4.081	4.413
		25	0.698	2.529	3.163	3.478	3.757
		30	0.626	2.215	2.757	3.027	3.265
		35	0.565	1.970	2.443	2.678	2.886
		40	0.513	1.771	2.191	2.400	2.584
		45	0.470	1.605	1.984	2.171	2.336

		50	0.436	1.465	1.809	1.979	2.128
		55	0.407	1.345	1.660	1.815	1.952
		60	0.382	1.244	1.533	1.676	1.802
		65	0.358	1.158	1.425	1.557	1.673
		70	0.336	1.084	1.332	1.454	1.562
		75	0.319	1.019	1.251	1.366	1.466
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
E2 and E3	\$ 100,000	1 %	1.443	5.794	7.231	7.933	8.544
		2	1.395	5.520	6.888	7.557	8.141
		3	1.351	5.263	6.567	7.205	7.763
		4	1.310	5.023	6.266	6.875	7.407
		5	1.272	4.799	5.984	6.565	7.074
		10	1.114	3.879	4.820	5.284	5.691
		15	0.994	3.221	3.980	4.355	4.685
		20	0.897	2.746	3.369	3.679	3.951
		25	0.813	2.393	2.918	3.178	3.406
		30	0.739	2.124	2.575	2.798	2.994
		35	0.673	1.909	2.305	2.500	2.671
		40	0.616	1.731	2.085	2.259	2.411
		45	0.568	1.581	1.900	2.057	2.195
		50	0.527	1.452	1.743	1.886	2.011
		55	0.492	1.340	1.607	1.738	1.853
		60	0.462	1.244	1.490	1.610	1.716
		65	0.433	1.160	1.388	1.500	1.598
		70	0.406	1.088	1.300	1.404	1.495
		75	0.385	1.024	1.222	1.320	1.405

Table 75.#18 Sub-limit Factors – Deductible Tier 1

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
A1	\$ 250,000	1 %	0.823	3.329	6.430	8.422	10.461
		2	0.795	3.143	6.074	7.964	9.904
		3	0.770	2.972	5.743	7.537	9.383
		4	0.747	2.814	5.435	7.139	8.896
		5	0.726	2.669	5.149	6.767	8.441
		10	0.639	2.099	3.999	5.259	6.577
		15	0.570	1.719	3.206	4.204	5.256
		20	0.510	1.459	2.656	3.463	4.317
		25	0.456	1.272	2.265	2.934	3.643
		30	0.408	1.128	1.977	2.545	3.148
		35	0.369	1.011	1.754	2.249	2.772
		40	0.338	0.912	1.575	2.013	2.476
		45	0.315	0.829	1.426	1.820	2.234
		50	0.297	0.759	1.300	1.657	2.033
		55	0.280	0.701	1.193	1.519	1.862
		60	0.263	0.653	1.104	1.403	1.718
		65	0.246	0.613	1.029	1.305	1.595

		<u>70</u>	<u>0.235</u>	<u>0.577</u>	<u>0.965</u>	<u>1.221</u>	<u>1.491</u>
		<u>75</u>	<u>N/A</u>	<u>0.543</u>	<u>0.908</u>	<u>1.148</u>	<u>1.400</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>B1 and C1</u>	<u>\$ 250,000</u>	<u>1 %</u>	<u>0.904</u>	<u>3.342</u>	<u>6.160</u>	<u>7.938</u>	<u>9.742</u>
		<u>2</u>	<u>0.873</u>	<u>3.170</u>	<u>5.840</u>	<u>7.530</u>	<u>9.249</u>
		<u>3</u>	<u>0.845</u>	<u>3.010</u>	<u>5.541</u>	<u>7.149</u>	<u>8.788</u>
		<u>4</u>	<u>0.819</u>	<u>2.862</u>	<u>5.262</u>	<u>6.792</u>	<u>8.355</u>
		<u>5</u>	<u>0.794</u>	<u>2.725</u>	<u>5.003</u>	<u>6.459</u>	<u>7.950</u>
		<u>10</u>	<u>0.692</u>	<u>2.179</u>	<u>3.948</u>	<u>5.094</u>	<u>6.278</u>
		<u>15</u>	<u>0.611</u>	<u>1.803</u>	<u>3.206</u>	<u>4.123</u>	<u>5.076</u>
		<u>20</u>	<u>0.541</u>	<u>1.537</u>	<u>2.680</u>	<u>3.427</u>	<u>4.208</u>
		<u>25</u>	<u>0.481</u>	<u>1.341</u>	<u>2.297</u>	<u>2.921</u>	<u>3.573</u>
		<u>30</u>	<u>0.429</u>	<u>1.187</u>	<u>2.009</u>	<u>2.543</u>	<u>3.100</u>
		<u>35</u>	<u>0.386</u>	<u>1.062</u>	<u>1.784</u>	<u>2.250</u>	<u>2.735</u>
		<u>40</u>	<u>0.351</u>	<u>0.957</u>	<u>1.602</u>	<u>2.016</u>	<u>2.445</u>
		<u>45</u>	<u>0.324</u>	<u>0.868</u>	<u>1.449</u>	<u>1.822</u>	<u>2.207</u>
		<u>50</u>	<u>0.303</u>	<u>0.793</u>	<u>1.321</u>	<u>1.659</u>	<u>2.009</u>
		<u>55</u>	<u>0.284</u>	<u>0.731</u>	<u>1.212</u>	<u>1.520</u>	<u>1.840</u>
		<u>60</u>	<u>0.266</u>	<u>0.680</u>	<u>1.120</u>	<u>1.403</u>	<u>1.697</u>
		<u>65</u>	<u>0.247</u>	<u>0.636</u>	<u>1.042</u>	<u>1.303</u>	<u>1.575</u>
		<u>70</u>	<u>0.235</u>	<u>0.597</u>	<u>0.976</u>	<u>1.218</u>	<u>1.470</u>
		<u>75</u>	<u>N/A</u>	<u>0.560</u>	<u>0.917</u>	<u>1.144</u>	<u>1.379</u>

**Table 75.#19 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>D1, D2, D3 and E1</u>	<u>\$ 250,000</u>	<u>1 %</u>	<u>0.940</u>	<u>3.264</u>	<u>5.916</u>	<u>7.584</u>	<u>9.276</u>
		<u>2</u>	<u>0.910</u>	<u>3.101</u>	<u>5.615</u>	<u>7.202</u>	<u>8.814</u>
		<u>3</u>	<u>0.883</u>	<u>2.950</u>	<u>5.334</u>	<u>6.844</u>	<u>8.381</u>
		<u>4</u>	<u>0.857</u>	<u>2.810</u>	<u>5.072</u>	<u>6.509</u>	<u>7.975</u>
		<u>5</u>	<u>0.832</u>	<u>2.681</u>	<u>4.828</u>	<u>6.196</u>	<u>7.595</u>
		<u>10</u>	<u>0.730</u>	<u>2.162</u>	<u>3.834</u>	<u>4.912</u>	<u>6.025</u>
		<u>15</u>	<u>0.648</u>	<u>1.802</u>	<u>3.132</u>	<u>3.996</u>	<u>4.893</u>
		<u>20</u>	<u>0.577</u>	<u>1.546</u>	<u>2.632</u>	<u>3.338</u>	<u>4.073</u>
		<u>25</u>	<u>0.516</u>	<u>1.355</u>	<u>2.266</u>	<u>2.857</u>	<u>3.472</u>
		<u>30</u>	<u>0.462</u>	<u>1.205</u>	<u>1.990</u>	<u>2.496</u>	<u>3.022</u>
		<u>35</u>	<u>0.418</u>	<u>1.082</u>	<u>1.773</u>	<u>2.215</u>	<u>2.674</u>
		<u>40</u>	<u>0.382</u>	<u>0.978</u>	<u>1.596</u>	<u>1.989</u>	<u>2.396</u>
		<u>45</u>	<u>0.353</u>	<u>0.890</u>	<u>1.447</u>	<u>1.801</u>	<u>2.167</u>
		<u>50</u>	<u>0.330</u>	<u>0.815</u>	<u>1.321</u>	<u>1.643</u>	<u>1.975</u>
		<u>55</u>	<u>0.310</u>	<u>0.753</u>	<u>1.214</u>	<u>1.509</u>	<u>1.812</u>
		<u>60</u>	<u>0.290</u>	<u>0.700</u>	<u>1.124</u>	<u>1.394</u>	<u>1.673</u>
		<u>65</u>	<u>0.271</u>	<u>0.656</u>	<u>1.047</u>	<u>1.296</u>	<u>1.554</u>
		<u>70</u>	<u>0.258</u>	<u>0.616</u>	<u>0.981</u>	<u>1.213</u>	<u>1.452</u>
		<u>75</u>	<u>N/A</u>	<u>0.579</u>	<u>0.923</u>	<u>1.140</u>	<u>1.363</u>
			<u>Total Property Value</u>				

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
E2 and E3	\$ 250,000	1 %	1.058	3.021	5.188	6.543	7.913
		2	1.030	2.887	4.943	6.233	7.539
		3	1.004	2.762	4.714	5.942	7.189
		4	0.980	2.647	4.500	5.670	6.859
		5	0.956	2.539	4.301	5.415	6.551
		10	0.856	2.105	3.486	4.368	5.273
		15	0.772	1.799	2.905	3.615	4.347
		20	0.698	1.575	2.486	3.069	3.672
		25	0.632	1.404	2.175	2.665	3.172
		30	0.573	1.266	1.935	2.358	2.793
		35	0.522	1.149	1.743	2.114	2.496
		40	0.480	1.049	1.583	1.915	2.255
		45	0.444	0.962	1.447	1.747	2.054
		50	0.414	0.886	1.329	1.603	1.882
		55	0.388	0.822	1.228	1.479	1.735
		60	0.363	0.766	1.140	1.372	1.607
		65	0.340	0.718	1.065	1.279	1.497
		70	0.322	0.675	0.999	1.198	1.401
		75	N/A	0.636	0.940	1.127	1.317

**Table 75.#20 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
A1	\$ 500,000	1 %	0.194	1.021	3.329	5.788	9.157
		2	0.188	0.981	3.143	5.466	8.665
		3	0.182	0.944	2.972	5.166	8.206
		4	0.177	0.911	2.814	4.889	7.777
		5	0.171	0.880	2.669	4.631	7.376
		10	0.152	0.758	2.099	3.598	5.744
		15	0.142	0.670	1.719	2.891	4.594
		20	0.139	0.599	1.459	2.402	3.781
		25	0.138	0.537	1.272	2.054	3.198
		30	0.134	0.482	1.128	1.798	2.770
		35	0.125	0.434	1.011	1.598	2.444
		40	0.114	0.396	0.912	1.436	2.185
		45	0.112	0.366	0.829	1.301	1.973
		50	N/A	0.342	0.759	1.186	1.796
		55	N/A	0.323	0.701	1.090	1.646
		60	N/A	0.304	0.653	1.009	1.520
		65	N/A	0.285	0.613	0.942	1.413
		70	N/A	0.268	0.577	0.884	1.321
		75	N/A	0.263	0.543	0.832	1.241
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
		1 %	0.192	1.118	3.342	5.583	8.582
		2	0.186	1.075	3.170	5.292	8.145

B1 and C1	\$ 500,000	<u>3</u>	<u>0.180</u>	<u>1.036</u>	<u>3.010</u>	<u>5.021</u>	<u>7.737</u>
		<u>4</u>	<u>0.174</u>	<u>0.999</u>	<u>2.862</u>	<u>4.768</u>	<u>7.354</u>
		<u>5</u>	<u>0.168</u>	<u>0.965</u>	<u>2.725</u>	<u>4.533</u>	<u>6.996</u>
		<u>10</u>	<u>0.147</u>	<u>0.828</u>	<u>2.179</u>	<u>3.580</u>	<u>5.525</u>
		<u>15</u>	<u>0.135</u>	<u>0.726</u>	<u>1.803</u>	<u>2.914</u>	<u>4.472</u>
		<u>20</u>	<u>0.129</u>	<u>0.643</u>	<u>1.537</u>	<u>2.441</u>	<u>3.714</u>
		<u>25</u>	<u>0.125</u>	<u>0.573</u>	<u>1.341</u>	<u>2.098</u>	<u>3.161</u>
		<u>30</u>	<u>0.120</u>	<u>0.511</u>	<u>1.187</u>	<u>1.839</u>	<u>2.747</u>
		<u>35</u>	<u>0.112</u>	<u>0.459</u>	<u>1.062</u>	<u>1.635</u>	<u>2.428</u>
		<u>40</u>	<u>0.101</u>	<u>0.416</u>	<u>0.957</u>	<u>1.469</u>	<u>2.173</u>
		<u>45</u>	<u>0.099</u>	<u>0.382</u>	<u>0.868</u>	<u>1.330</u>	<u>1.962</u>
		<u>50</u>	<u>N/A</u>	<u>0.355</u>	<u>0.793</u>	<u>1.212</u>	<u>1.786</u>
		<u>55</u>	<u>N/A</u>	<u>0.332</u>	<u>0.731</u>	<u>1.113</u>	<u>1.637</u>
		<u>60</u>	<u>N/A</u>	<u>0.312</u>	<u>0.680</u>	<u>1.029</u>	<u>1.510</u>
		<u>65</u>	<u>N/A</u>	<u>0.291</u>	<u>0.636</u>	<u>0.958</u>	<u>1.402</u>
		<u>70</u>	<u>N/A</u>	<u>0.273</u>	<u>0.597</u>	<u>0.898</u>	<u>1.310</u>
		<u>75</u>	<u>N/A</u>	<u>0.265</u>	<u>0.560</u>	<u>0.844</u>	<u>1.230</u>

**Table 75.#21 Sub-limit Factors – Deductible Tier 1**

<b>Building Class</b>	<b>Deductible</b>	<b>Sub-limit</b>	<b>Total Property Value</b>				
			<b>\$1,000,000 Or Less</b>	<b>\$1,000,001 – \$3,500,000</b>	<b>\$3,500,001 – \$5,500,000</b>	<b>\$5,500,001 – \$10,000,000</b>	<b>More Than \$10,000,000</b>
D1, D2, D3 and E1	\$ 500,000	<u>1 %</u>	<u>0.221</u>	<u>1.149</u>	<u>3.264</u>	<u>5.373</u>	<u>8.187</u>
		<u>2</u>	<u>0.214</u>	<u>1.107</u>	<u>3.101</u>	<u>5.100</u>	<u>7.778</u>
		<u>3</u>	<u>0.207</u>	<u>1.069</u>	<u>2.950</u>	<u>4.845</u>	<u>7.395</u>
		<u>4</u>	<u>0.201</u>	<u>1.033</u>	<u>2.810</u>	<u>4.607</u>	<u>7.036</u>
		<u>5</u>	<u>0.195</u>	<u>1.000</u>	<u>2.681</u>	<u>4.386</u>	<u>6.699</u>
		<u>10</u>	<u>0.172</u>	<u>0.865</u>	<u>2.162</u>	<u>3.487</u>	<u>5.316</u>
		<u>15</u>	<u>0.158</u>	<u>0.763</u>	<u>1.802</u>	<u>2.855</u>	<u>4.324</u>
		<u>20</u>	<u>0.150</u>	<u>0.679</u>	<u>1.546</u>	<u>2.406</u>	<u>3.607</u>
		<u>25</u>	<u>0.145</u>	<u>0.608</u>	<u>1.355</u>	<u>2.077</u>	<u>3.083</u>
		<u>30</u>	<u>0.138</u>	<u>0.545</u>	<u>1.205</u>	<u>1.828</u>	<u>2.688</u>
		<u>35</u>	<u>0.129</u>	<u>0.492</u>	<u>1.082</u>	<u>1.631</u>	<u>2.383</u>
		<u>40</u>	<u>0.118</u>	<u>0.448</u>	<u>0.978</u>	<u>1.469</u>	<u>2.137</u>
		<u>45</u>	<u>0.114</u>	<u>0.412</u>	<u>0.890</u>	<u>1.333</u>	<u>1.934</u>
		<u>50</u>	<u>N/A</u>	<u>0.383</u>	<u>0.815</u>	<u>1.218</u>	<u>1.764</u>
		<u>55</u>	<u>N/A</u>	<u>0.359</u>	<u>0.753</u>	<u>1.120</u>	<u>1.619</u>
		<u>60</u>	<u>N/A</u>	<u>0.337</u>	<u>0.700</u>	<u>1.037</u>	<u>1.495</u>
		<u>65</u>	<u>N/A</u>	<u>0.315</u>	<u>0.656</u>	<u>0.967</u>	<u>1.390</u>
		<u>70</u>	<u>N/A</u>	<u>0.296</u>	<u>0.616</u>	<u>0.906</u>	<u>1.300</u>
		<u>75</u>	<u>N/A</u>	<u>0.287</u>	<u>0.579</u>	<u>0.852</u>	<u>1.221</u>
<b>Building Class</b>	<b>Deductible</b>	<b>Sub-limit</b>	<b>Total Property Value</b>				
			<b>\$1,000,000 Or Less</b>	<b>\$1,000,001 – \$3,500,000</b>	<b>\$3,500,001 – \$5,500,000</b>	<b>\$5,500,001 – \$10,000,000</b>	<b>More Than \$10,000,000</b>
		<u>1 %</u>	<u>0.310</u>	<u>1.245</u>	<u>3.021</u>	<u>4.746</u>	<u>7.031</u>
		<u>2</u>	<u>0.302</u>	<u>1.208</u>	<u>2.887</u>	<u>4.523</u>	<u>6.698</u>
		<u>3</u>	<u>0.294</u>	<u>1.174</u>	<u>2.762</u>	<u>4.315</u>	<u>6.387</u>
		<u>4</u>	<u>0.286</u>	<u>1.141</u>	<u>2.647</u>	<u>4.121</u>	<u>6.096</u>
		<u>5</u>	<u>0.279</u>	<u>1.111</u>	<u>2.539</u>	<u>3.940</u>	<u>5.822</u>
		<u>10</u>	<u>0.248</u>	<u>0.985</u>	<u>2.105</u>	<u>3.201</u>	<u>4.695</u>

E2 and E3	\$ 500,000	15	0.226	0.885	1.799	2.677	3.881
		20	0.209	0.800	1.575	2.298	3.289
		25	0.197	0.725	1.404	2.017	2.850
		30	0.185	0.658	1.266	1.799	2.516
		35	0.171	0.600	1.149	1.622	2.252
		40	0.157	0.550	1.049	1.475	2.037
		45	0.150	0.507	0.962	1.349	1.857
		50	N/A	0.472	0.886	1.240	1.703
		55	N/A	0.442	0.822	1.146	1.571
		60	N/A	0.414	0.766	1.065	1.456
		65	N/A	0.388	0.718	0.995	1.357
		70	N/A	0.365	0.675	0.934	1.271
		75	N/A	0.350	0.636	0.879	1.195

**Table 75.#22 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
A1	\$ 750,000	1 %	0.128	0.515	1.758	3.948	8.126
		2	0.126	0.503	1.668	3.726	7.688
		3	0.123	0.491	1.587	3.522	7.279
		4	0.120	0.480	1.512	3.333	6.898
		5	0.116	0.469	1.444	3.159	6.543
		10	0.095	0.415	1.181	2.470	5.098
		15	0.075	0.366	1.007	2.008	4.084
		20	0.081	0.323	0.882	1.691	3.369
		25	N/A	0.286	0.785	1.465	2.857
		30	N/A	0.259	0.704	1.294	2.479
		35	N/A	0.240	0.634	1.157	2.190
		40	N/A	0.227	0.574	1.043	1.960
		45	N/A	0.216	0.524	0.947	1.771
		50	N/A	0.203	0.484	0.865	1.613
		55	N/A	0.188	0.452	0.798	1.479
		60	N/A	0.177	0.425	0.742	1.366
		65	N/A	0.186	0.401	0.695	1.271
		70	N/A	N/A	0.376	0.654	1.190
		75	N/A	N/A	0.354	0.616	1.118
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
B1 and C1	\$ 750,000	1 %	0.106	0.546	1.858	3.912	7.658
		2	0.104	0.531	1.771	3.708	7.267
		3	0.101	0.518	1.690	3.520	6.902
		4	0.099	0.504	1.616	3.344	6.561
		5	0.096	0.491	1.548	3.182	6.242
		10	0.078	0.431	1.277	2.531	4.933
		15	0.062	0.377	1.090	2.081	4.000
		20	0.066	0.330	0.952	1.764	3.329
		25	N/A	0.291	0.843	1.531	2.840
		30	N/A	0.261	0.753	1.352	2.472

		35	N/A	0.240	0.676	1.207	2.187
		40	N/A	0.224	0.610	1.087	1.958
		45	N/A	0.210	0.555	0.985	1.770
		50	N/A	0.197	0.511	0.900	1.611
		55	N/A	0.182	0.474	0.828	1.477
		60	N/A	0.171	0.444	0.768	1.364
		65	N/A	0.175	0.416	0.718	1.267
		70	N/A	N/A	0.390	0.673	1.185
		75	N/A	N/A	0.366	0.633	1.112

**Table 75.#23 Sub-limit Factors – Deductible Tier 1**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
D1, D2, D3 and E1	\$ 750,000	1 %	0.116	0.583	1.858	3.801	7.319
		2	0.114	0.569	1.775	3.609	6.953
		3	0.112	0.554	1.698	3.431	6.610
		4	0.109	0.541	1.627	3.266	6.290
		5	0.106	0.527	1.562	3.112	5.990
		10	0.089	0.465	1.301	2.495	4.759
		15	0.073	0.410	1.119	2.067	3.878
		20	0.076	0.362	0.983	1.763	3.243
		25	N/A	0.322	0.875	1.538	2.778
		30	N/A	0.290	0.784	1.363	2.427
		35	N/A	0.267	0.707	1.222	2.154
		40	N/A	0.249	0.640	1.104	1.933
		45	N/A	0.234	0.585	1.003	1.751
		50	N/A	0.219	0.539	0.918	1.597
		55	N/A	0.204	0.501	0.846	1.466
		60	N/A	0.191	0.470	0.786	1.355
		65	N/A	0.194	0.441	0.735	1.261
		70	N/A	N/A	0.414	0.690	1.180
		75	N/A	N/A	0.389	0.649	1.108
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
E2 and E3	\$ 750,000	1 %	0.134	0.710	1.854	3.462	6.324
		2	0.132	0.695	1.784	3.305	6.027
		3	0.129	0.680	1.719	3.158	5.748
		4	0.126	0.666	1.658	3.022	5.488
		5	0.123	0.651	1.602	2.896	5.243
		10	0.106	0.584	1.375	2.383	4.238
		15	0.091	0.523	1.210	2.022	3.514
		20	0.091	0.469	1.083	1.759	2.987
		25	N/A	0.422	0.978	1.561	2.595
		30	N/A	0.384	0.888	1.403	2.296
		35	N/A	0.353	0.809	1.272	2.059
		40	N/A	0.327	0.740	1.159	1.864
		45	N/A	0.306	0.680	1.062	1.700
		50	N/A	0.285	0.630	0.978	1.560

	55	N/A	0.265	0.587	0.906	1.439
	60	N/A	0.249	0.549	0.844	1.335
	65	N/A	0.245	0.516	0.790	1.245
	70	N/A	N/A	0.484	0.743	1.167
	75	N/A	N/A	0.456	0.699	1.097

**Table 75.#24 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
A1	\$ 1,000,000	1 %	N/A	0.283	1.021	2.694	7.316
		2	N/A	0.274	0.981	2.546	6.921
		3	N/A	0.266	0.944	2.411	6.554
		4	N/A	0.257	0.911	2.286	6.212
		5	N/A	0.249	0.880	2.171	5.893
		10	N/A	0.213	0.758	1.724	4.598
		15	N/A	0.187	0.670	1.428	3.691
		20	N/A	0.171	0.599	1.225	3.053
		25	N/A	0.162	0.537	1.075	2.594
		30	N/A	0.158	0.482	0.958	2.255
		35	N/A	0.152	0.434	0.861	1.994
		40	N/A	0.143	0.396	0.778	1.785
		45	N/A	0.131	0.366	0.707	1.614
		50	N/A	0.126	0.342	0.649	1.470
		55	N/A	0.150	0.323	0.601	1.349
		60	N/A	N/A	0.304	0.562	1.248
		65	N/A	N/A	0.285	0.529	1.161
		70	N/A	N/A	0.268	0.498	1.087
		75	N/A	N/A	0.263	0.468	1.022
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
B1 and C1	\$ 1,000,000	1 %	N/A	0.285	1.118	2.751	6.924
		2	N/A	0.275	1.075	2.612	6.571
		3	N/A	0.266	1.036	2.483	6.242
		4	N/A	0.257	0.999	2.364	5.934
		5	N/A	0.249	0.965	2.254	5.647
		10	N/A	0.212	0.828	1.817	4.469
		15	N/A	0.184	0.726	1.518	3.631
		20	N/A	0.166	0.643	1.304	3.029
		25	N/A	0.155	0.573	1.144	2.588
		30	N/A	0.148	0.511	1.017	2.256
		35	N/A	0.141	0.459	0.911	1.998
		40	N/A	0.131	0.416	0.821	1.789
		45	N/A	0.120	0.382	0.746	1.617
		50	N/A	0.115	0.355	0.682	1.473
		55	N/A	0.132	0.332	0.630	1.351
		60	N/A	N/A	0.312	0.587	1.248
		65	N/A	N/A	0.291	0.550	1.161
		70	N/A	N/A	0.273	0.516	1.085



		<u>75</u>	<u>N/A</u>	<u>N/A</u>	<u>0.265</u>	<u>0.484</u>	<u>1.019</u>
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**Table 75.#25 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>D1, D2, D3 and E1</u>	<u>\$ 1,000,000</u>	<u>1 %</u>	<u>N/A</u>	<u>0.316</u>	<u>1.149</u>	<u>2.706</u>	<u>6.629</u>
		<u>2</u>	<u>N/A</u>	<u>0.306</u>	<u>1.107</u>	<u>2.574</u>	<u>6.298</u>
		<u>3</u>	<u>N/A</u>	<u>0.297</u>	<u>1.069</u>	<u>2.452</u>	<u>5.989</u>
		<u>4</u>	<u>N/A</u>	<u>0.288</u>	<u>1.033</u>	<u>2.339</u>	<u>5.700</u>
		<u>5</u>	<u>N/A</u>	<u>0.279</u>	<u>1.000</u>	<u>2.234</u>	<u>5.429</u>
		<u>10</u>	<u>N/A</u>	<u>0.241</u>	<u>0.865</u>	<u>1.818</u>	<u>4.321</u>
		<u>15</u>	<u>N/A</u>	<u>0.211</u>	<u>0.763</u>	<u>1.530</u>	<u>3.529</u>
		<u>20</u>	<u>N/A</u>	<u>0.191</u>	<u>0.679</u>	<u>1.323</u>	<u>2.958</u>
		<u>25</u>	<u>N/A</u>	<u>0.178</u>	<u>0.608</u>	<u>1.166</u>	<u>2.539</u>
		<u>30</u>	<u>N/A</u>	<u>0.169</u>	<u>0.545</u>	<u>1.041</u>	<u>2.221</u>
		<u>35</u>	<u>N/A</u>	<u>0.161</u>	<u>0.492</u>	<u>0.936</u>	<u>1.973</u>
		<u>40</u>	<u>N/A</u>	<u>0.150</u>	<u>0.448</u>	<u>0.847</u>	<u>1.771</u>
		<u>45</u>	<u>N/A</u>	<u>0.138</u>	<u>0.412</u>	<u>0.771</u>	<u>1.605</u>
		<u>50</u>	<u>N/A</u>	<u>0.132</u>	<u>0.383</u>	<u>0.708</u>	<u>1.464</u>
		<u>55</u>	<u>N/A</u>	<u>0.147</u>	<u>0.359</u>	<u>0.655</u>	<u>1.345</u>
		<u>60</u>	<u>N/A</u>	<u>N/A</u>	<u>0.337</u>	<u>0.611</u>	<u>1.244</u>
		<u>65</u>	<u>N/A</u>	<u>N/A</u>	<u>0.315</u>	<u>0.573</u>	<u>1.158</u>
		<u>70</u>	<u>N/A</u>	<u>N/A</u>	<u>0.296</u>	<u>0.538</u>	<u>1.084</u>
		<u>75</u>	<u>N/A</u>	<u>N/A</u>	<u>0.287</u>	<u>0.505</u>	<u>1.018</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>E2 and E3</u>	<u>\$ 1,000,000</u>	<u>1 %</u>	<u>N/A</u>	<u>0.420</u>	<u>1.245</u>	<u>2.561</u>	<u>5.761</u>
		<u>2</u>	<u>N/A</u>	<u>0.409</u>	<u>1.208</u>	<u>2.451</u>	<u>5.492</u>
		<u>3</u>	<u>N/A</u>	<u>0.399</u>	<u>1.174</u>	<u>2.350</u>	<u>5.240</u>
		<u>4</u>	<u>N/A</u>	<u>0.388</u>	<u>1.141</u>	<u>2.256</u>	<u>5.004</u>
		<u>5</u>	<u>N/A</u>	<u>0.378</u>	<u>1.111</u>	<u>2.169</u>	<u>4.784</u>
		<u>10</u>	<u>N/A</u>	<u>0.333</u>	<u>0.985</u>	<u>1.817</u>	<u>3.877</u>
		<u>15</u>	<u>N/A</u>	<u>0.296</u>	<u>0.885</u>	<u>1.567</u>	<u>3.224</u>
		<u>20</u>	<u>N/A</u>	<u>0.268</u>	<u>0.800</u>	<u>1.383</u>	<u>2.748</u>
		<u>25</u>	<u>N/A</u>	<u>0.247</u>	<u>0.725</u>	<u>1.239</u>	<u>2.394</u>
		<u>30</u>	<u>N/A</u>	<u>0.231</u>	<u>0.658</u>	<u>1.121</u>	<u>2.121</u>
		<u>35</u>	<u>N/A</u>	<u>0.216</u>	<u>0.600</u>	<u>1.019</u>	<u>1.904</u>
		<u>40</u>	<u>N/A</u>	<u>0.200</u>	<u>0.550</u>	<u>0.931</u>	<u>1.725</u>
		<u>45</u>	<u>N/A</u>	<u>0.185</u>	<u>0.507</u>	<u>0.854</u>	<u>1.574</u>
		<u>50</u>	<u>N/A</u>	<u>0.175</u>	<u>0.472</u>	<u>0.788</u>	<u>1.445</u>
		<u>55</u>	<u>N/A</u>	<u>0.183</u>	<u>0.442</u>	<u>0.732</u>	<u>1.333</u>
		<u>60</u>	<u>N/A</u>	<u>N/A</u>	<u>0.414</u>	<u>0.684</u>	<u>1.238</u>
		<u>65</u>	<u>N/A</u>	<u>N/A</u>	<u>0.388</u>	<u>0.641</u>	<u>1.155</u>
		<u>70</u>	<u>N/A</u>	<u>N/A</u>	<u>0.365</u>	<u>0.603</u>	<u>1.082</u>
		<u>75</u>	<u>N/A</u>	<u>N/A</u>	<u>0.350</u>	<u>0.567</u>	<u>1.018</u>

**Table 75.#26 Sub-limit Factors – Deductible Tier 1**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
A1	\$ 500	<u>1 %</u>	<u>7.258</u>	<u>8.282</u>	<u>8.599</u>	<u>8.757</u>
		<u>2</u>	<u>6.913</u>	<u>7.892</u>	<u>8.195</u>	<u>8.346</u>
		<u>3</u>	<u>6.589</u>	<u>7.525</u>	<u>7.815</u>	<u>7.959</u>
		<u>4</u>	<u>6.284</u>	<u>7.180</u>	<u>7.457</u>	<u>7.595</u>
		<u>5</u>	<u>5.998</u>	<u>6.854</u>	<u>7.120</u>	<u>7.252</u>
		<u>10</u>	<u>4.808</u>	<u>5.498</u>	<u>5.712</u>	<u>5.819</u>
		<u>15</u>	<u>3.941</u>	<u>4.502</u>	<u>4.677</u>	<u>4.764</u>
		<u>20</u>	<u>3.309</u>	<u>3.771</u>	<u>3.916</u>	<u>3.988</u>
		<u>25</u>	<u>2.842</u>	<u>3.231</u>	<u>3.352</u>	<u>3.413</u>
		<u>30</u>	<u>2.493</u>	<u>2.825</u>	<u>2.928</u>	<u>2.980</u>
		<u>35</u>	<u>2.225</u>	<u>2.513</u>	<u>2.603</u>	<u>2.648</u>
		<u>40</u>	<u>2.012</u>	<u>2.267</u>	<u>2.347</u>	<u>2.387</u>
		<u>45</u>	<u>1.839</u>	<u>2.068</u>	<u>2.139</u>	<u>2.175</u>
		<u>50</u>	<u>1.695</u>	<u>1.902</u>	<u>1.967</u>	<u>1.999</u>
		<u>55</u>	<u>1.572</u>	<u>1.762</u>	<u>1.821</u>	<u>1.851</u>
		<u>60</u>	<u>1.467</u>	<u>1.642</u>	<u>1.696</u>	<u>1.723</u>
		<u>65</u>	<u>1.377</u>	<u>1.538</u>	<u>1.588</u>	<u>1.614</u>
		<u>70</u>	<u>1.298</u>	<u>1.448</u>	<u>1.495</u>	<u>1.518</u>
		<u>75</u>	<u>1.229</u>	<u>1.369</u>	<u>1.413</u>	<u>1.435</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
B1 and C1	\$ 500	<u>1 %</u>	<u>6.651</u>	<u>7.516</u>	<u>7.782</u>	<u>7.915</u>
		<u>2</u>	<u>6.358</u>	<u>7.187</u>	<u>7.442</u>	<u>7.569</u>
		<u>3</u>	<u>6.083</u>	<u>6.876</u>	<u>7.121</u>	<u>7.243</u>
		<u>4</u>	<u>5.823</u>	<u>6.583</u>	<u>6.818</u>	<u>6.935</u>
		<u>5</u>	<u>5.578</u>	<u>6.307</u>	<u>6.532</u>	<u>6.644</u>
		<u>10</u>	<u>4.553</u>	<u>5.145</u>	<u>5.328</u>	<u>5.419</u>
		<u>15</u>	<u>3.793</u>	<u>4.279</u>	<u>4.429</u>	<u>4.505</u>
		<u>20</u>	<u>3.227</u>	<u>3.631</u>	<u>3.757</u>	<u>3.820</u>
		<u>25</u>	<u>2.800</u>	<u>3.143</u>	<u>3.249</u>	<u>3.302</u>
		<u>30</u>	<u>2.474</u>	<u>2.768</u>	<u>2.860</u>	<u>2.906</u>
		<u>35</u>	<u>2.217</u>	<u>2.475</u>	<u>2.555</u>	<u>2.595</u>
		<u>40</u>	<u>2.010</u>	<u>2.239</u>	<u>2.310</u>	<u>2.346</u>
		<u>45</u>	<u>1.839</u>	<u>2.045</u>	<u>2.109</u>	<u>2.141</u>
		<u>50</u>	<u>1.694</u>	<u>1.882</u>	<u>1.940</u>	<u>1.969</u>
		<u>55</u>	<u>1.570</u>	<u>1.742</u>	<u>1.796</u>	<u>1.822</u>
		<u>60</u>	<u>1.464</u>	<u>1.622</u>	<u>1.671</u>	<u>1.696</u>
		<u>65</u>	<u>1.371</u>	<u>1.517</u>	<u>1.563</u>	<u>1.586</u>
		<u>70</u>	<u>1.290</u>	<u>1.426</u>	<u>1.469</u>	<u>1.490</u>
		<u>75</u>	<u>1.218</u>	<u>1.346</u>	<u>1.386</u>	<u>1.405</u>

**Table 75.#27 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
		<u>1 %</u>	<u>6.423</u>	<u>7.255</u>	<u>7.511</u>	<u>7.639</u>

D1, D2, D3 and E1	\$ 500	<u>2</u>	<u>6.142</u>	<u>6.939</u>	<u>7.184</u>	<u>7.306</u>
		<u>3</u>	<u>5.877</u>	<u>6.640</u>	<u>6.875</u>	<u>6.993</u>
		<u>4</u>	<u>5.627</u>	<u>6.358</u>	<u>6.584</u>	<u>6.696</u>
		<u>5</u>	<u>5.392</u>	<u>6.093</u>	<u>6.309</u>	<u>6.417</u>
		<u>10</u>	<u>4.406</u>	<u>4.975</u>	<u>5.151</u>	<u>5.239</u>
		<u>15</u>	<u>3.674</u>	<u>4.142</u>	<u>4.287</u>	<u>4.359</u>
		<u>20</u>	<u>3.130</u>	<u>3.519</u>	<u>3.640</u>	<u>3.701</u>
		<u>25</u>	<u>2.721</u>	<u>3.050</u>	<u>3.152</u>	<u>3.204</u>
		<u>30</u>	<u>2.408</u>	<u>2.691</u>	<u>2.779</u>	<u>2.823</u>
		<u>35</u>	<u>2.162</u>	<u>2.410</u>	<u>2.487</u>	<u>2.525</u>
		<u>40</u>	<u>1.965</u>	<u>2.185</u>	<u>2.253</u>	<u>2.287</u>
		<u>45</u>	<u>1.801</u>	<u>1.999</u>	<u>2.061</u>	<u>2.091</u>
		<u>50</u>	<u>1.664</u>	<u>1.844</u>	<u>1.899</u>	<u>1.927</u>
		<u>55</u>	<u>1.546</u>	<u>1.711</u>	<u>1.762</u>	<u>1.787</u>
		<u>60</u>	<u>1.444</u>	<u>1.596</u>	<u>1.643</u>	<u>1.666</u>
		<u>65</u>	<u>1.355</u>	<u>1.496</u>	<u>1.540</u>	<u>1.561</u>
		<u>70</u>	<u>1.278</u>	<u>1.409</u>	<u>1.449</u>	<u>1.470</u>
		<u>75</u>	<u>1.209</u>	<u>1.332</u>	<u>1.370</u>	<u>1.389</u>
Building Class	Deductible	Sub- limit	Total Property Value			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
E2 and E3	\$ 500	<u>1 %</u>	<u>6.177</u>	<u>6.979</u>	<u>7.225</u>	<u>7.349</u>
		<u>2</u>	<u>5.906</u>	<u>6.674</u>	<u>6.910</u>	<u>7.028</u>
		<u>3</u>	<u>5.651</u>	<u>6.386</u>	<u>6.612</u>	<u>6.726</u>
		<u>4</u>	<u>5.410</u>	<u>6.114</u>	<u>6.332</u>	<u>6.440</u>
		<u>5</u>	<u>5.184</u>	<u>5.858</u>	<u>6.067</u>	<u>6.171</u>
		<u>10</u>	<u>4.235</u>	<u>4.782</u>	<u>4.952</u>	<u>5.037</u>
		<u>15</u>	<u>3.533</u>	<u>3.982</u>	<u>4.121</u>	<u>4.191</u>
		<u>20</u>	<u>3.012</u>	<u>3.386</u>	<u>3.502</u>	<u>3.560</u>
		<u>25</u>	<u>2.622</u>	<u>2.938</u>	<u>3.035</u>	<u>3.085</u>
		<u>30</u>	<u>2.325</u>	<u>2.596</u>	<u>2.680</u>	<u>2.722</u>
		<u>35</u>	<u>2.093</u>	<u>2.330</u>	<u>2.403</u>	<u>2.440</u>
		<u>40</u>	<u>1.907</u>	<u>2.117</u>	<u>2.182</u>	<u>2.215</u>
		<u>45</u>	<u>1.754</u>	<u>1.943</u>	<u>2.001</u>	<u>2.031</u>
		<u>50</u>	<u>1.625</u>	<u>1.797</u>	<u>1.850</u>	<u>1.876</u>
		<u>55</u>	<u>1.515</u>	<u>1.672</u>	<u>1.720</u>	<u>1.745</u>
		<u>60</u>	<u>1.419</u>	<u>1.564</u>	<u>1.609</u>	<u>1.631</u>
		<u>65</u>	<u>1.336</u>	<u>1.470</u>	<u>1.512</u>	<u>1.532</u>
		<u>70</u>	<u>1.263</u>	<u>1.388</u>	<u>1.427</u>	<u>1.446</u>
		<u>75</u>	<u>1.199</u>	<u>1.316</u>	<u>1.352</u>	<u>1.370</u>

**Table 75.#28 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub- limit	Total Property Value			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
		<u>1 %</u>	<u>5.940</u>	<u>7.754</u>	<u>8.360</u>	<u>8.671</u>
		<u>2</u>	<u>5.655</u>	<u>7.387</u>	<u>7.967</u>	<u>8.264</u>
		<u>3</u>	<u>5.388</u>	<u>7.042</u>	<u>7.596</u>	<u>7.881</u>
		<u>4</u>	<u>5.137</u>	<u>6.718</u>	<u>7.248</u>	<u>7.520</u>
		<u>5</u>	<u>4.902</u>	<u>6.413</u>	<u>6.920</u>	<u>7.181</u>

A1	\$ 1,000	10	3.931	5.142	5.550	5.761
		15	3.231	4.212	4.545	4.717
		20	2.725	3.532	3.807	3.949
		25	2.353	3.030	3.260	3.380
		30	2.075	2.653	2.850	2.952
		35	1.861	2.364	2.535	2.624
		40	1.690	2.135	2.287	2.365
		45	1.550	1.950	2.085	2.156
		50	1.433	1.795	1.918	1.982
		55	1.333	1.664	1.776	1.835
		60	1.247	1.552	1.655	1.709
		65	1.173	1.455	1.551	1.600
		70	1.108	1.371	1.460	1.506
		75	1.051	1.297	1.380	1.423
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
B1 and C1	\$ 1,000	1 %	5.532	7.071	7.582	7.843
		2	5.288	6.760	7.250	7.501
		3	5.059	6.468	6.937	7.177
		4	4.843	6.192	6.641	6.871
		5	4.640	5.932	6.362	6.583
		10	3.794	4.839	5.190	5.370
		15	3.171	4.028	4.316	4.464
		20	2.710	3.422	3.662	3.786
		25	2.364	2.966	3.169	3.274
		30	2.097	2.616	2.791	2.881
		35	1.887	2.342	2.495	2.573
		40	1.717	2.121	2.257	2.327
		45	1.575	1.939	2.061	2.124
		50	1.454	1.785	1.896	1.953
		55	1.350	1.654	1.756	1.808
		60	1.260	1.540	1.634	1.682
		65	1.182	1.442	1.529	1.573
		70	1.114	1.356	1.437	1.478
		75	1.054	1.280	1.356	1.395

Table 75.#29 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
D1, D2,		1 %	5.347	6.827	7.318	7.570
		2	5.113	6.529	6.999	7.240
		3	4.892	6.247	6.698	6.929
		4	4.685	5.982	6.414	6.635
		5	4.490	5.732	6.146	6.358
		10	3.676	4.681	5.018	5.191
		15	3.077	3.901	4.178	4.320
		20	2.634	3.319	3.549	3.668
		25	2.301	2.880	3.075	3.176

D3 and E1	\$ 1,000	30	2.047	2.545	2.713	2.799
		35	1.846	2.282	2.429	2.504
		40	1.683	2.071	2.201	2.269
		45	1.548	1.897	2.014	2.075
		50	1.433	1.751	1.857	1.912
		55	1.335	1.626	1.723	1.773
		60	1.249	1.517	1.607	1.654
		65	1.175	1.423	1.507	1.550
		70	1.109	1.341	1.419	1.459
		75	1.052	1.269	1.341	1.379
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
E2 and E3	\$ 1,000	1 %	5.140	6.566	7.039	7.282
		2	4.914	6.278	6.732	6.964
		3	4.702	6.007	6.442	6.664
		4	4.503	5.752	6.168	6.382
		5	4.315	5.511	5.910	6.115
		10	3.533	4.500	4.824	4.991
		15	2.959	3.750	4.017	4.153
		20	2.537	3.193	3.414	3.528
		25	2.221	2.775	2.962	3.058
		30	1.980	2.456	2.616	2.699
		35	1.791	2.207	2.348	2.420
		40	1.639	2.009	2.133	2.197
		45	1.513	1.845	1.957	2.015
		50	1.406	1.708	1.810	1.862
		55	1.314	1.591	1.684	1.732
		60	1.234	1.489	1.575	1.619
		65	1.164	1.401	1.480	1.521
		70	1.103	1.323	1.398	1.436
		75	1.049	1.255	1.325	1.360

Table 75.#30 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
A1	\$ 2,500	1 %	5.370	7.682	8.282	8.536
		2	5.112	7.318	7.892	8.134
		3	4.869	6.976	7.525	7.757
		4	4.643	6.654	7.180	7.401
		5	4.430	6.352	6.854	7.067
		10	3.556	5.093	5.498	5.669
		15	2.928	4.173	4.502	4.642
		20	2.476	3.499	3.771	3.887
		25	2.145	3.002	3.231	3.328
		30	1.898	2.630	2.825	2.908
		35	1.706	2.343	2.513	2.585
		40	1.553	2.117	2.267	2.331
		45	1.427	1.933	2.068	2.125

		50	<u>1.321</u>	<u>1.780</u>	<u>1.902</u>	<u>1.954</u>
		55	<u>1.230</u>	<u>1.650</u>	<u>1.762</u>	<u>1.809</u>
		60	<u>1.153</u>	<u>1.539</u>	<u>1.642</u>	<u>1.685</u>
		65	<u>1.086</u>	<u>1.443</u>	<u>1.538</u>	<u>1.578</u>
		70	<u>1.027</u>	<u>1.360</u>	<u>1.448</u>	<u>1.486</u>
		75	<u>0.975</u>	<u>1.287</u>	<u>1.369</u>	<u>1.404</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$100,000 Or Less</u>	<u>\$100,001 – \$250,000</u>	<u>\$250,001 – \$500,000</u>	<u>More Than \$500,000</u>
B1 and C1	\$ 2,500	1 %	<u>5.044</u>	<u>7.009</u>	<u>7.516</u>	<u>7.729</u>
		2	<u>4.822</u>	<u>6.701</u>	<u>7.187</u>	<u>7.391</u>
		3	<u>4.613</u>	<u>6.411</u>	<u>6.876</u>	<u>7.072</u>
		4	<u>4.417</u>	<u>6.138</u>	<u>6.583</u>	<u>6.771</u>
		5	<u>4.233</u>	<u>5.880</u>	<u>6.307</u>	<u>6.487</u>
		10	<u>3.466</u>	<u>4.797</u>	<u>5.145</u>	<u>5.291</u>
		15	<u>2.904</u>	<u>3.993</u>	<u>4.279</u>	<u>4.399</u>
		20	<u>2.488</u>	<u>3.394</u>	<u>3.631</u>	<u>3.732</u>
		25	<u>2.176</u>	<u>2.942</u>	<u>3.143</u>	<u>3.228</u>
		30	<u>1.936</u>	<u>2.595</u>	<u>2.768</u>	<u>2.842</u>
		35	<u>1.745</u>	<u>2.323</u>	<u>2.475</u>	<u>2.539</u>
		40	<u>1.590</u>	<u>2.105</u>	<u>2.239</u>	<u>2.296</u>
		45	<u>1.460</u>	<u>1.924</u>	<u>2.045</u>	<u>2.096</u>
		50	<u>1.350</u>	<u>1.772</u>	<u>1.882</u>	<u>1.928</u>
		55	<u>1.255</u>	<u>1.642</u>	<u>1.742</u>	<u>1.785</u>
		60	<u>1.172</u>	<u>1.529</u>	<u>1.622</u>	<u>1.661</u>
		65	<u>1.101</u>	<u>1.431</u>	<u>1.517</u>	<u>1.554</u>
		70	<u>1.038</u>	<u>1.346</u>	<u>1.426</u>	<u>1.460</u>
		75	<u>0.983</u>	<u>1.271</u>	<u>1.346</u>	<u>1.378</u>

**Table 75.#31 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$100,000 Or Less</u>	<u>\$100,001 – \$250,000</u>	<u>\$250,001 – \$500,000</u>	<u>More Than \$500,000</u>
D1, D2, D3 and E1	\$ 2,500	1 %	<u>4.878</u>	<u>6.768</u>	<u>7.255</u>	<u>7.460</u>
		2	<u>4.665</u>	<u>6.472</u>	<u>6.939</u>	<u>7.135</u>
		3	<u>4.464</u>	<u>6.193</u>	<u>6.640</u>	<u>6.828</u>
		4	<u>4.275</u>	<u>5.930</u>	<u>6.358</u>	<u>6.539</u>
		5	<u>4.098</u>	<u>5.682</u>	<u>6.093</u>	<u>6.266</u>
		10	<u>3.360</u>	<u>4.641</u>	<u>4.975</u>	<u>5.116</u>
		15	<u>2.820</u>	<u>3.868</u>	<u>4.142</u>	<u>4.258</u>
		20	<u>2.420</u>	<u>3.291</u>	<u>3.519</u>	<u>3.616</u>
		25	<u>2.121</u>	<u>2.857</u>	<u>3.050</u>	<u>3.132</u>
		30	<u>1.891</u>	<u>2.525</u>	<u>2.691</u>	<u>2.761</u>
		35	<u>1.710</u>	<u>2.264</u>	<u>2.410</u>	<u>2.471</u>
		40	<u>1.562</u>	<u>2.055</u>	<u>2.185</u>	<u>2.239</u>
		45	<u>1.439</u>	<u>1.883</u>	<u>1.999</u>	<u>2.048</u>
		50	<u>1.334</u>	<u>1.738</u>	<u>1.844</u>	<u>1.888</u>
		55	<u>1.243</u>	<u>1.614</u>	<u>1.711</u>	<u>1.751</u>
		60	<u>1.165</u>	<u>1.507</u>	<u>1.596</u>	<u>1.633</u>
		65	<u>1.096</u>	<u>1.413</u>	<u>1.496</u>	<u>1.531</u>

		<u>70</u>	<u>1.037</u>	<u>1.332</u>	<u>1.409</u>	<u>1.441</u>
		<u>75</u>	<u>0.984</u>	<u>1.260</u>	<u>1.332</u>	<u>1.362</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$100,000 Or Less</u>	<u>\$100,001 – \$250,000</u>	<u>\$250,001 – \$500,000</u>	<u>More Than \$500,000</u>
E2 and E3	\$ 2,500	<u>1 %</u>	<u>4.689</u>	<u>6.509</u>	<u>6.979</u>	<u>7.176</u>
		<u>2</u>	<u>4.483</u>	<u>6.224</u>	<u>6.674</u>	<u>6.863</u>
		<u>3</u>	<u>4.290</u>	<u>5.955</u>	<u>6.386</u>	<u>6.567</u>
		<u>4</u>	<u>4.109</u>	<u>5.702</u>	<u>6.114</u>	<u>6.288</u>
		<u>5</u>	<u>3.938</u>	<u>5.463</u>	<u>5.858</u>	<u>6.025</u>
		<u>10</u>	<u>3.230</u>	<u>4.461</u>	<u>4.782</u>	<u>4.918</u>
		<u>15</u>	<u>2.713</u>	<u>3.718</u>	<u>3.982</u>	<u>4.094</u>
		<u>20</u>	<u>2.332</u>	<u>3.166</u>	<u>3.386</u>	<u>3.478</u>
		<u>25</u>	<u>2.049</u>	<u>2.752</u>	<u>2.938</u>	<u>3.016</u>
		<u>30</u>	<u>1.832</u>	<u>2.437</u>	<u>2.596</u>	<u>2.663</u>
		<u>35</u>	<u>1.662</u>	<u>2.191</u>	<u>2.330</u>	<u>2.388</u>
		<u>40</u>	<u>1.524</u>	<u>1.994</u>	<u>2.117</u>	<u>2.169</u>
		<u>45</u>	<u>1.409</u>	<u>1.832</u>	<u>1.943</u>	<u>1.990</u>
		<u>50</u>	<u>1.311</u>	<u>1.696</u>	<u>1.797</u>	<u>1.839</u>
		<u>55</u>	<u>1.227</u>	<u>1.579</u>	<u>1.672</u>	<u>1.711</u>
		<u>60</u>	<u>1.154</u>	<u>1.479</u>	<u>1.564</u>	<u>1.600</u>
		<u>65</u>	<u>1.090</u>	<u>1.391</u>	<u>1.470</u>	<u>1.503</u>
		<u>70</u>	<u>1.034</u>	<u>1.315</u>	<u>1.388</u>	<u>1.419</u>
		<u>75</u>	<u>0.984</u>	<u>1.247</u>	<u>1.316</u>	<u>1.345</u>

**Table 75.#32 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
A1	\$ 5,000	<u>1 %</u>	<u>5.940</u>	<u>7.754</u>	<u>8.282</u>	<u>8.590</u>
		<u>2</u>	<u>5.655</u>	<u>7.387</u>	<u>7.892</u>	<u>8.187</u>
		<u>3</u>	<u>5.388</u>	<u>7.042</u>	<u>7.525</u>	<u>7.807</u>
		<u>4</u>	<u>5.137</u>	<u>6.718</u>	<u>7.180</u>	<u>7.449</u>
		<u>5</u>	<u>4.902</u>	<u>6.413</u>	<u>6.854</u>	<u>7.113</u>
		<u>10</u>	<u>3.931</u>	<u>5.142</u>	<u>5.498</u>	<u>5.706</u>
		<u>15</u>	<u>3.231</u>	<u>4.212</u>	<u>4.502</u>	<u>4.672</u>
		<u>20</u>	<u>2.725</u>	<u>3.532</u>	<u>3.771</u>	<u>3.912</u>
		<u>25</u>	<u>2.353</u>	<u>3.030</u>	<u>3.231</u>	<u>3.349</u>
		<u>30</u>	<u>2.075</u>	<u>2.653</u>	<u>2.825</u>	<u>2.926</u>
		<u>35</u>	<u>1.861</u>	<u>2.364</u>	<u>2.513</u>	<u>2.601</u>
		<u>40</u>	<u>1.690</u>	<u>2.135</u>	<u>2.267</u>	<u>2.345</u>
		<u>45</u>	<u>1.550</u>	<u>1.950</u>	<u>2.068</u>	<u>2.137</u>
		<u>50</u>	<u>1.433</u>	<u>1.795</u>	<u>1.902</u>	<u>1.965</u>
		<u>55</u>	<u>1.333</u>	<u>1.664</u>	<u>1.762</u>	<u>1.819</u>
		<u>60</u>	<u>1.247</u>	<u>1.552</u>	<u>1.642</u>	<u>1.695</u>
		<u>65</u>	<u>1.173</u>	<u>1.455</u>	<u>1.538</u>	<u>1.587</u>
		<u>70</u>	<u>1.108</u>	<u>1.371</u>	<u>1.448</u>	<u>1.494</u>
		<u>75</u>	<u>1.051</u>	<u>1.297</u>	<u>1.369</u>	<u>1.412</u>
			<u>Total Property Value</u>			

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
B1 and C1	\$ 5,000	1 %	5.532	7.071	7.516	7.775
		2	5.288	6.760	7.187	7.435
		3	5.059	6.468	6.876	7.114
		4	4.843	6.192	6.583	6.812
		5	4.640	5.932	6.307	6.526
		10	3.794	4.839	5.145	5.323
		15	3.171	4.028	4.279	4.425
		20	2.710	3.422	3.631	3.754
		25	2.364	2.966	3.143	3.246
		30	2.097	2.616	2.768	2.858
		35	1.887	2.342	2.475	2.553
		40	1.717	2.121	2.239	2.309
		45	1.575	1.939	2.045	2.107
		50	1.454	1.785	1.882	1.938
		55	1.350	1.654	1.742	1.794
		60	1.260	1.540	1.622	1.670
		65	1.182	1.442	1.517	1.562
		70	1.114	1.356	1.426	1.467
		75	1.054	1.280	1.346	1.385

**Table 75.#33 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
D1, D2, D3 and E1	\$ 5,000	1 %	5.347	6.827	7.255	7.504
		2	5.113	6.529	6.939	7.178
		3	4.892	6.247	6.640	6.869
		4	4.685	5.982	6.358	6.578
		5	4.490	5.732	6.093	6.303
		10	3.676	4.681	4.975	5.146
		15	3.077	3.901	4.142	4.283
		20	2.634	3.319	3.519	3.637
		25	2.301	2.880	3.050	3.150
		30	2.047	2.545	2.691	2.777
		35	1.846	2.282	2.410	2.485
		40	1.683	2.071	2.185	2.251
		45	1.548	1.897	1.999	2.059
		50	1.433	1.751	1.844	1.898
		55	1.335	1.626	1.711	1.760
		60	1.249	1.517	1.596	1.642
		65	1.175	1.423	1.496	1.538
		70	1.109	1.341	1.409	1.448
		75	1.052	1.269	1.332	1.369
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
		1 %	5.140	6.566	6.979	7.219
		2	4.914	6.278	6.674	6.904



E2 and E3	\$ 5,000	<u>3</u>	<u>4.702</u>	<u>6.007</u>	<u>6.386</u>	<u>6.607</u>
		<u>4</u>	<u>4.503</u>	<u>5.752</u>	<u>6.114</u>	<u>6.326</u>
		<u>5</u>	<u>4.315</u>	<u>5.511</u>	<u>5.858</u>	<u>6.061</u>
		<u>10</u>	<u>3.533</u>	<u>4.500</u>	<u>4.782</u>	<u>4.948</u>
		<u>15</u>	<u>2.959</u>	<u>3.750</u>	<u>3.982</u>	<u>4.118</u>
		<u>20</u>	<u>2.537</u>	<u>3.193</u>	<u>3.386</u>	<u>3.499</u>
		<u>25</u>	<u>2.221</u>	<u>2.775</u>	<u>2.938</u>	<u>3.033</u>
		<u>30</u>	<u>1.980</u>	<u>2.456</u>	<u>2.596</u>	<u>2.678</u>
		<u>35</u>	<u>1.791</u>	<u>2.207</u>	<u>2.330</u>	<u>2.401</u>
		<u>40</u>	<u>1.639</u>	<u>2.009</u>	<u>2.117</u>	<u>2.180</u>
		<u>45</u>	<u>1.513</u>	<u>1.845</u>	<u>1.943</u>	<u>2.000</u>
		<u>50</u>	<u>1.406</u>	<u>1.708</u>	<u>1.797</u>	<u>1.848</u>
		<u>55</u>	<u>1.314</u>	<u>1.591</u>	<u>1.672</u>	<u>1.719</u>
		<u>60</u>	<u>1.234</u>	<u>1.489</u>	<u>1.564</u>	<u>1.608</u>
		<u>65</u>	<u>1.164</u>	<u>1.401</u>	<u>1.470</u>	<u>1.511</u>
		<u>70</u>	<u>1.103</u>	<u>1.323</u>	<u>1.388</u>	<u>1.426</u>
		<u>75</u>	<u>1.049</u>	<u>1.255</u>	<u>1.316</u>	<u>1.351</u>

**Table 75.#34 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>\$1,000,001 – \$5,000,000</u>	<u>More Than \$5,000,000</u>
A1	\$ 10,000	<u>1 %</u>	<u>3.962</u>	<u>6.791</u>	<u>7.754</u>	<u>8.558</u>	<u>8.700</u>
		<u>2</u>	<u>3.771</u>	<u>6.467</u>	<u>7.387</u>	<u>8.156</u>	<u>8.292</u>
		<u>3</u>	<u>3.593</u>	<u>6.163</u>	<u>7.042</u>	<u>7.778</u>	<u>7.907</u>
		<u>4</u>	<u>3.427</u>	<u>5.877</u>	<u>6.718</u>	<u>7.421</u>	<u>7.545</u>
		<u>5</u>	<u>3.272</u>	<u>5.609</u>	<u>6.413</u>	<u>7.086</u>	<u>7.204</u>
		<u>10</u>	<u>2.640</u>	<u>4.496</u>	<u>5.142</u>	<u>5.684</u>	<u>5.780</u>
		<u>15</u>	<u>2.194</u>	<u>3.688</u>	<u>4.212</u>	<u>4.655</u>	<u>4.733</u>
		<u>20</u>	<u>1.875</u>	<u>3.100</u>	<u>3.532</u>	<u>3.897</u>	<u>3.962</u>
		<u>25</u>	<u>1.643</u>	<u>2.668</u>	<u>3.030</u>	<u>3.336</u>	<u>3.391</u>
		<u>30</u>	<u>1.468</u>	<u>2.344</u>	<u>2.653</u>	<u>2.915</u>	<u>2.961</u>
		<u>35</u>	<u>1.331</u>	<u>2.095</u>	<u>2.364</u>	<u>2.592</u>	<u>2.632</u>
		<u>40</u>	<u>1.220</u>	<u>1.897</u>	<u>2.135</u>	<u>2.337</u>	<u>2.372</u>
		<u>45</u>	<u>1.127</u>	<u>1.736</u>	<u>1.950</u>	<u>2.130</u>	<u>2.162</u>
		<u>50</u>	<u>1.049</u>	<u>1.601</u>	<u>1.795</u>	<u>1.959</u>	<u>1.987</u>
		<u>55</u>	<u>0.981</u>	<u>1.487</u>	<u>1.664</u>	<u>1.813</u>	<u>1.840</u>
		<u>60</u>	<u>0.923</u>	<u>1.389</u>	<u>1.552</u>	<u>1.689</u>	<u>1.714</u>
		<u>65</u>	<u>0.873</u>	<u>1.304</u>	<u>1.455</u>	<u>1.582</u>	<u>1.605</u>
		<u>70</u>	<u>0.829</u>	<u>1.230</u>	<u>1.371</u>	<u>1.489</u>	<u>1.510</u>
		<u>75</u>	<u>0.790</u>	<u>1.166</u>	<u>1.297</u>	<u>1.408</u>	<u>1.427</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>\$1,000,001 – \$5,000,000</u>	<u>More Than \$5,000,000</u>
		<u>1 %</u>	<u>3.829</u>	<u>6.255</u>	<u>7.071</u>	<u>7.748</u>	<u>7.867</u>
		<u>2</u>	<u>3.662</u>	<u>5.980</u>	<u>6.760</u>	<u>7.410</u>	<u>7.523</u>
		<u>3</u>	<u>3.506</u>	<u>5.720</u>	<u>6.468</u>	<u>7.090</u>	<u>7.199</u>
		<u>4</u>	<u>3.360</u>	<u>5.476</u>	<u>6.192</u>	<u>6.788</u>	<u>6.892</u>
		<u>5</u>	<u>3.223</u>	<u>5.246</u>	<u>5.932</u>	<u>6.503</u>	<u>6.603</u>
		<u>10</u>	<u>2.656</u>	<u>4.284</u>	<u>4.839</u>	<u>5.304</u>	<u>5.386</u>

B1 and C1	\$ 10,000	15	2.245	3.572	4.028	4.410	4.477
		20	1.942	3.043	3.422	3.741	3.797
		25	1.714	2.645	2.966	3.236	3.283
		30	1.537	2.340	2.616	2.848	2.889
		35	1.395	2.100	2.342	2.545	2.581
		40	1.277	1.906	2.121	2.301	2.333
		45	1.177	1.745	1.939	2.101	2.130
		50	1.092	1.609	1.785	1.933	1.959
		55	1.018	1.492	1.654	1.789	1.813
		60	0.954	1.391	1.540	1.665	1.687
		65	0.899	1.304	1.442	1.557	1.577
		70	0.850	1.227	1.356	1.463	1.482
		75	0.806	1.160	1.280	1.381	1.398

**Table 75.#35 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
D1, D2, D3 and E1	\$ 10,000	1 %	3.709	6.043	6.827	7.478	7.593
		2	3.549	5.778	6.529	7.153	7.262
		3	3.399	5.529	6.247	6.845	6.950
		4	3.258	5.294	5.982	6.555	6.656
		5	3.127	5.073	5.732	6.281	6.378
		10	2.582	4.147	4.681	5.128	5.207
		15	2.186	3.462	3.901	4.268	4.333
		20	1.896	2.954	3.319	3.625	3.679
		25	1.678	2.572	2.880	3.139	3.185
		30	1.509	2.279	2.545	2.768	2.807
		35	1.374	2.050	2.282	2.477	2.511
		40	1.262	1.865	2.071	2.244	2.275
		45	1.168	1.712	1.897	2.053	2.080
		50	1.087	1.582	1.751	1.892	1.917
		55	1.016	1.471	1.626	1.755	1.778
		60	0.956	1.375	1.517	1.637	1.658
		65	0.903	1.291	1.423	1.534	1.553
		70	0.856	1.218	1.341	1.444	1.462
		75	0.814	1.153	1.269	1.365	1.382
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
E2 and E3	\$ 10,000	1 %	3.564	5.810	6.566	7.194	7.304
		2	3.410	5.555	6.278	6.880	6.986
		3	3.266	5.315	6.007	6.584	6.685
		4	3.131	5.089	5.752	6.304	6.401
		5	3.005	4.876	5.511	6.040	6.133
		10	2.484	3.986	4.500	4.930	5.006
		15	2.107	3.329	3.750	4.104	4.166
		20	1.832	2.843	3.193	3.487	3.539
		25	1.627	2.479	2.775	3.023	3.067
		30	1.469	2.202	2.456	2.669	2.707

		35	<u>1.343</u>	<u>1.986</u>	<u>2.207</u>	<u>2.394</u>	<u>2.427</u>
		40	<u>1.240</u>	<u>1.812</u>	<u>2.009</u>	<u>2.174</u>	<u>2.203</u>
		45	<u>1.152</u>	<u>1.668</u>	<u>1.845</u>	<u>1.994</u>	<u>2.020</u>
		50	<u>1.077</u>	<u>1.547</u>	<u>1.708</u>	<u>1.843</u>	<u>1.867</u>
		55	<u>1.012</u>	<u>1.443</u>	<u>1.591</u>	<u>1.714</u>	<u>1.736</u>
		60	<u>0.955</u>	<u>1.353</u>	<u>1.489</u>	<u>1.603</u>	<u>1.623</u>
		65	<u>0.906</u>	<u>1.275</u>	<u>1.401</u>	<u>1.506</u>	<u>1.525</u>
		70	<u>0.862</u>	<u>1.206</u>	<u>1.323</u>	<u>1.422</u>	<u>1.439</u>
		75	<u>0.823</u>	<u>1.145</u>	<u>1.255</u>	<u>1.347</u>	<u>1.363</u>

**Table 75.#36 Sub-limit Factors – Deductible Tier 2**

<b>Building Class</b>	<b>Deductible</b>	<b>Sub-limit</b>	<b>Total Property Value</b>				
			<b><u>\$500,000 Or Less</u></b>	<b><u>\$500,001 – \$1,000,000</u></b>	<b><u>\$1,000,001 – \$5,000,000</u></b>	<b><u>\$5,000,001 – \$10,000,000</u></b>	<b><u>More Than \$10,000,000</u></b>
A1	\$ 25,000	1 %	<u>3.237</u>	<u>6.352</u>	<u>8.147</u>	<u>8.558</u>	<u>8.725</u>
		2	<u>3.083</u>	<u>6.048</u>	<u>7.763</u>	<u>8.156</u>	<u>8.316</u>
		3	<u>2.939</u>	<u>5.763</u>	<u>7.402</u>	<u>7.778</u>	<u>7.930</u>
		4	<u>2.806</u>	<u>5.495</u>	<u>7.061</u>	<u>7.421</u>	<u>7.567</u>
		5	<u>2.681</u>	<u>5.244</u>	<u>6.741</u>	<u>7.086</u>	<u>7.226</u>
		10	<u>2.177</u>	<u>4.204</u>	<u>5.407</u>	<u>5.684</u>	<u>5.797</u>
		15	<u>1.825</u>	<u>3.452</u>	<u>4.428</u>	<u>4.655</u>	<u>4.747</u>
		20	<u>1.574</u>	<u>2.906</u>	<u>3.710</u>	<u>3.897</u>	<u>3.973</u>
		25	<u>1.391</u>	<u>2.505</u>	<u>3.179</u>	<u>3.336</u>	<u>3.400</u>
		30	<u>1.252</u>	<u>2.205</u>	<u>2.781</u>	<u>2.915</u>	<u>2.970</u>
		35	<u>1.142</u>	<u>1.974</u>	<u>2.475</u>	<u>2.592</u>	<u>2.639</u>
		40	<u>1.052</u>	<u>1.790</u>	<u>2.233</u>	<u>2.337</u>	<u>2.379</u>
		45	<u>0.975</u>	<u>1.640</u>	<u>2.038</u>	<u>2.130</u>	<u>2.168</u>
		50	<u>0.910</u>	<u>1.514</u>	<u>1.875</u>	<u>1.959</u>	<u>1.993</u>
		55	<u>0.855</u>	<u>1.407</u>	<u>1.737</u>	<u>1.813</u>	<u>1.845</u>
		60	<u>0.807</u>	<u>1.315</u>	<u>1.619</u>	<u>1.689</u>	<u>1.718</u>
		65	<u>0.765</u>	<u>1.236</u>	<u>1.517</u>	<u>1.582</u>	<u>1.609</u>
		70	<u>0.729</u>	<u>1.167</u>	<u>1.428</u>	<u>1.489</u>	<u>1.514</u>
		75	<u>0.695</u>	<u>1.107</u>	<u>1.351</u>	<u>1.408</u>	<u>1.431</u>
<b>Building Class</b>	<b>Deductible</b>	<b>Sub-limit</b>	<b>Total Property Value</b>				
			<b><u>\$500,000 Or Less</u></b>	<b><u>\$500,001 – \$1,000,000</u></b>	<b><u>\$1,000,001 – \$5,000,000</u></b>	<b><u>\$5,000,001 – \$10,000,000</u></b>	<b><u>More Than \$10,000,000</u></b>
B1 and C1	\$ 25,000	1 %	<u>3.194</u>	<u>5.882</u>	<u>7.402</u>	<u>7.748</u>	<u>7.889</u>
		2	<u>3.058</u>	<u>5.623</u>	<u>7.078</u>	<u>7.410</u>	<u>7.544</u>
		3	<u>2.930</u>	<u>5.379</u>	<u>6.772</u>	<u>7.090</u>	<u>7.218</u>
		4	<u>2.811</u>	<u>5.150</u>	<u>6.483</u>	<u>6.788</u>	<u>6.911</u>
		5	<u>2.699</u>	<u>4.934</u>	<u>6.211</u>	<u>6.503</u>	<u>6.621</u>
		10	<u>2.239</u>	<u>4.031</u>	<u>5.067</u>	<u>5.304</u>	<u>5.401</u>
		15	<u>1.906</u>	<u>3.365</u>	<u>4.214</u>	<u>4.410</u>	<u>4.489</u>
		20	<u>1.661</u>	<u>2.871</u>	<u>3.578</u>	<u>3.741</u>	<u>3.807</u>
		25	<u>1.476</u>	<u>2.500</u>	<u>3.098</u>	<u>3.236</u>	<u>3.292</u>
		30	<u>1.331</u>	<u>2.215</u>	<u>2.729</u>	<u>2.848</u>	<u>2.896</u>
		35	<u>1.213</u>	<u>1.990</u>	<u>2.441</u>	<u>2.545</u>	<u>2.587</u>
		40	<u>1.114</u>	<u>1.808</u>	<u>2.209</u>	<u>2.301</u>	<u>2.339</u>
		45	<u>1.030</u>	<u>1.657</u>	<u>2.018</u>	<u>2.101</u>	<u>2.135</u>
		50	<u>0.957</u>	<u>1.529</u>	<u>1.857</u>	<u>1.933</u>	<u>1.963</u>

		<u>55</u>	<u>0.894</u>	<u>1.419</u>	<u>1.720</u>	<u>1.789</u>	<u>1.817</u>
		<u>60</u>	<u>0.840</u>	<u>1.324</u>	<u>1.601</u>	<u>1.665</u>	<u>1.691</u>
		<u>65</u>	<u>0.793</u>	<u>1.241</u>	<u>1.498</u>	<u>1.557</u>	<u>1.581</u>
		<u>70</u>	<u>0.751</u>	<u>1.169</u>	<u>1.408</u>	<u>1.463</u>	<u>1.485</u>
		<u>75</u>	<u>0.713</u>	<u>1.105</u>	<u>1.329</u>	<u>1.381</u>	<u>1.401</u>

**Table 75.#37 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$500,000 Or Less</u>	<u>\$500,001 – \$1,000,000</u>	<u>\$1,000,001 – \$5,000,000</u>	<u>\$5,000,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
D1, D2, D3 and E1	\$ 25,000	<u>1 %</u>	<u>3.099</u>	<u>5.685</u>	<u>7.146</u>	<u>7.478</u>	<u>7.613</u>
		<u>2</u>	<u>2.968</u>	<u>5.435</u>	<u>6.834</u>	<u>7.153</u>	<u>7.282</u>
		<u>3</u>	<u>2.845</u>	<u>5.201</u>	<u>6.540</u>	<u>6.845</u>	<u>6.969</u>
		<u>4</u>	<u>2.730</u>	<u>4.980</u>	<u>6.262</u>	<u>6.555</u>	<u>6.674</u>
		<u>5</u>	<u>2.622</u>	<u>4.772</u>	<u>6.000</u>	<u>6.281</u>	<u>6.395</u>
		<u>10</u>	<u>2.180</u>	<u>3.904</u>	<u>4.900</u>	<u>5.128</u>	<u>5.221</u>
		<u>15</u>	<u>1.861</u>	<u>3.263</u>	<u>4.080</u>	<u>4.268</u>	<u>4.345</u>
		<u>20</u>	<u>1.627</u>	<u>2.789</u>	<u>3.468</u>	<u>3.625</u>	<u>3.688</u>
		<u>25</u>	<u>1.450</u>	<u>2.432</u>	<u>3.007</u>	<u>3.139</u>	<u>3.193</u>
		<u>30</u>	<u>1.312</u>	<u>2.159</u>	<u>2.653</u>	<u>2.768</u>	<u>2.814</u>
		<u>35</u>	<u>1.200</u>	<u>1.945</u>	<u>2.377</u>	<u>2.477</u>	<u>2.518</u>
		<u>40</u>	<u>1.106</u>	<u>1.771</u>	<u>2.156</u>	<u>2.244</u>	<u>2.280</u>
		<u>45</u>	<u>1.027</u>	<u>1.627</u>	<u>1.973</u>	<u>2.053</u>	<u>2.085</u>
		<u>50</u>	<u>0.958</u>	<u>1.505</u>	<u>1.820</u>	<u>1.892</u>	<u>1.922</u>
		<u>55</u>	<u>0.898</u>	<u>1.401</u>	<u>1.689</u>	<u>1.755</u>	<u>1.782</u>
		<u>60</u>	<u>0.846</u>	<u>1.310</u>	<u>1.576</u>	<u>1.637</u>	<u>1.662</u>
		<u>65</u>	<u>0.801</u>	<u>1.231</u>	<u>1.477</u>	<u>1.534</u>	<u>1.557</u>
		<u>70</u>	<u>0.761</u>	<u>1.162</u>	<u>1.391</u>	<u>1.444</u>	<u>1.466</u>
		<u>75</u>	<u>0.725</u>	<u>1.101</u>	<u>1.316</u>	<u>1.365</u>	<u>1.385</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$500,000 Or Less</u>	<u>\$500,001 – \$1,000,000</u>	<u>\$1,000,001 – \$5,000,000</u>	<u>\$5,000,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
E2 and E3	\$ 25,000	<u>1 %</u>	<u>2.978</u>	<u>5.465</u>	<u>6.873</u>	<u>7.194</u>	<u>7.324</u>
		<u>2</u>	<u>2.852</u>	<u>5.225</u>	<u>6.573</u>	<u>6.880</u>	<u>7.004</u>
		<u>3</u>	<u>2.735</u>	<u>4.999</u>	<u>6.289</u>	<u>6.584</u>	<u>6.703</u>
		<u>4</u>	<u>2.625</u>	<u>4.787</u>	<u>6.022</u>	<u>6.304</u>	<u>6.418</u>
		<u>5</u>	<u>2.522</u>	<u>4.587</u>	<u>5.770</u>	<u>6.040</u>	<u>6.150</u>
		<u>10</u>	<u>2.100</u>	<u>3.752</u>	<u>4.710</u>	<u>4.930</u>	<u>5.020</u>
		<u>15</u>	<u>1.797</u>	<u>3.138</u>	<u>3.923</u>	<u>4.104</u>	<u>4.177</u>
		<u>20</u>	<u>1.576</u>	<u>2.685</u>	<u>3.336</u>	<u>3.487</u>	<u>3.548</u>
		<u>25</u>	<u>1.411</u>	<u>2.346</u>	<u>2.896</u>	<u>3.023</u>	<u>3.075</u>
		<u>30</u>	<u>1.282</u>	<u>2.087</u>	<u>2.560</u>	<u>2.669</u>	<u>2.714</u>
		<u>35</u>	<u>1.179</u>	<u>1.885</u>	<u>2.298</u>	<u>2.394</u>	<u>2.432</u>
		<u>40</u>	<u>1.093</u>	<u>1.723</u>	<u>2.089</u>	<u>2.174</u>	<u>2.208</u>
		<u>45</u>	<u>1.019</u>	<u>1.588</u>	<u>1.918</u>	<u>1.994</u>	<u>2.025</u>
		<u>50</u>	<u>0.956</u>	<u>1.474</u>	<u>1.774</u>	<u>1.843</u>	<u>1.871</u>
		<u>55</u>	<u>0.900</u>	<u>1.376</u>	<u>1.651</u>	<u>1.714</u>	<u>1.740</u>
		<u>60</u>	<u>0.852</u>	<u>1.291</u>	<u>1.545</u>	<u>1.603</u>	<u>1.627</u>
		<u>65</u>	<u>0.810</u>	<u>1.218</u>	<u>1.452</u>	<u>1.506</u>	<u>1.528</u>
		<u>70</u>	<u>0.773</u>	<u>1.153</u>	<u>1.371</u>	<u>1.422</u>	<u>1.442</u>

		<u>75</u>	<u>0.739</u>	<u>1.095</u>	<u>1.300</u>	<u>1.347</u>	<u>1.366</u>
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**Table 75.#38 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
A1	\$ 50,000	<u>1 %</u>	<u>3.237</u>	<u>7.099</u>	<u>7.927</u>	<u>8.300</u>	<u>8.610</u>
		<u>2</u>	<u>3.083</u>	<u>6.761</u>	<u>7.552</u>	<u>7.909</u>	<u>8.205</u>
		<u>3</u>	<u>2.939</u>	<u>6.444</u>	<u>7.200</u>	<u>7.541</u>	<u>7.825</u>
		<u>4</u>	<u>2.806</u>	<u>6.145</u>	<u>6.869</u>	<u>7.195</u>	<u>7.466</u>
		<u>5</u>	<u>2.681</u>	<u>5.865</u>	<u>6.557</u>	<u>6.869</u>	<u>7.129</u>
		<u>10</u>	<u>2.177</u>	<u>4.702</u>	<u>5.258</u>	<u>5.510</u>	<u>5.719</u>
		<u>15</u>	<u>1.825</u>	<u>3.855</u>	<u>4.307</u>	<u>4.512</u>	<u>4.683</u>
		<u>20</u>	<u>1.574</u>	<u>3.237</u>	<u>3.610</u>	<u>3.779</u>	<u>3.921</u>
		<u>25</u>	<u>1.391</u>	<u>2.783</u>	<u>3.095</u>	<u>3.237</u>	<u>3.356</u>
		<u>30</u>	<u>1.252</u>	<u>2.442</u>	<u>2.709</u>	<u>2.830</u>	<u>2.932</u>
		<u>35</u>	<u>1.142</u>	<u>2.180</u>	<u>2.412</u>	<u>2.518</u>	<u>2.606</u>
		<u>40</u>	<u>1.052</u>	<u>1.973</u>	<u>2.178</u>	<u>2.272</u>	<u>2.350</u>
		<u>45</u>	<u>0.975</u>	<u>1.804</u>	<u>1.988</u>	<u>2.072</u>	<u>2.142</u>
		<u>50</u>	<u>0.910</u>	<u>1.663</u>	<u>1.830</u>	<u>1.906</u>	<u>1.969</u>
		<u>55</u>	<u>0.855</u>	<u>1.543</u>	<u>1.696</u>	<u>1.765</u>	<u>1.823</u>
		<u>60</u>	<u>0.807</u>	<u>1.441</u>	<u>1.581</u>	<u>1.645</u>	<u>1.698</u>
		<u>65</u>	<u>0.765</u>	<u>1.352</u>	<u>1.482</u>	<u>1.541</u>	<u>1.590</u>
		<u>70</u>	<u>0.729</u>	<u>1.275</u>	<u>1.396</u>	<u>1.451</u>	<u>1.497</u>
		<u>75</u>	<u>0.695</u>	<u>1.207</u>	<u>1.320</u>	<u>1.372</u>	<u>1.415</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
B1 and C1	\$ 50,000	<u>1 %</u>	<u>3.194</u>	<u>6.516</u>	<u>7.216</u>	<u>7.531</u>	<u>7.791</u>
		<u>2</u>	<u>3.058</u>	<u>6.230</u>	<u>6.900</u>	<u>7.201</u>	<u>7.451</u>
		<u>3</u>	<u>2.930</u>	<u>5.959</u>	<u>6.601</u>	<u>6.890</u>	<u>7.129</u>
		<u>4</u>	<u>2.811</u>	<u>5.705</u>	<u>6.320</u>	<u>6.596</u>	<u>6.826</u>
		<u>5</u>	<u>2.699</u>	<u>5.465</u>	<u>6.054</u>	<u>6.319</u>	<u>6.539</u>
		<u>10</u>	<u>2.239</u>	<u>4.461</u>	<u>4.939</u>	<u>5.155</u>	<u>5.334</u>
		<u>15</u>	<u>1.906</u>	<u>3.717</u>	<u>4.110</u>	<u>4.287</u>	<u>4.434</u>
		<u>20</u>	<u>1.661</u>	<u>3.164</u>	<u>3.491</u>	<u>3.638</u>	<u>3.761</u>
		<u>25</u>	<u>1.476</u>	<u>2.747</u>	<u>3.024</u>	<u>3.149</u>	<u>3.253</u>
		<u>30</u>	<u>1.331</u>	<u>2.428</u>	<u>2.666</u>	<u>2.773</u>	<u>2.863</u>
		<u>35</u>	<u>1.213</u>	<u>2.177</u>	<u>2.385</u>	<u>2.479</u>	<u>2.558</u>
		<u>40</u>	<u>1.114</u>	<u>1.975</u>	<u>2.160</u>	<u>2.243</u>	<u>2.313</u>
		<u>45</u>	<u>1.030</u>	<u>1.807</u>	<u>1.973</u>	<u>2.049</u>	<u>2.111</u>
		<u>50</u>	<u>0.957</u>	<u>1.665</u>	<u>1.817</u>	<u>1.885</u>	<u>1.942</u>
		<u>55</u>	<u>0.894</u>	<u>1.544</u>	<u>1.683</u>	<u>1.745</u>	<u>1.797</u>
		<u>60</u>	<u>0.840</u>	<u>1.439</u>	<u>1.567</u>	<u>1.625</u>	<u>1.673</u>
		<u>65</u>	<u>0.793</u>	<u>1.348</u>	<u>1.466</u>	<u>1.520</u>	<u>1.564</u>
		<u>70</u>	<u>0.751</u>	<u>1.268</u>	<u>1.379</u>	<u>1.429</u>	<u>1.470</u>
		<u>75</u>	<u>0.713</u>	<u>1.198</u>	<u>1.302</u>	<u>1.348</u>	<u>1.387</u>

**Table 75.#39 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
D1, D2, D3 and E1	\$ 50,000	<u>1 %</u>	<u>3.099</u>	<u>6.294</u>	<u>6.967</u>	<u>7.269</u>	<u>7.520</u>
		<u>2</u>	<u>2.968</u>	<u>6.018</u>	<u>6.663</u>	<u>6.952</u>	<u>7.192</u>
		<u>3</u>	<u>2.845</u>	<u>5.759</u>	<u>6.376</u>	<u>6.653</u>	<u>6.883</u>
		<u>4</u>	<u>2.730</u>	<u>5.514</u>	<u>6.105</u>	<u>6.371</u>	<u>6.591</u>
		<u>5</u>	<u>2.622</u>	<u>5.283</u>	<u>5.850</u>	<u>6.105</u>	<u>6.316</u>
		<u>10</u>	<u>2.180</u>	<u>4.318</u>	<u>4.777</u>	<u>4.985</u>	<u>5.157</u>
		<u>15</u>	<u>1.861</u>	<u>3.602</u>	<u>3.979</u>	<u>4.150</u>	<u>4.292</u>
		<u>20</u>	<u>1.627</u>	<u>3.070</u>	<u>3.384</u>	<u>3.526</u>	<u>3.644</u>
		<u>25</u>	<u>1.450</u>	<u>2.670</u>	<u>2.936</u>	<u>3.056</u>	<u>3.156</u>
		<u>30</u>	<u>1.312</u>	<u>2.364</u>	<u>2.592</u>	<u>2.696</u>	<u>2.782</u>
		<u>35</u>	<u>1.200</u>	<u>2.124</u>	<u>2.324</u>	<u>2.414</u>	<u>2.489</u>
		<u>40</u>	<u>1.106</u>	<u>1.931</u>	<u>2.108</u>	<u>2.188</u>	<u>2.255</u>
		<u>45</u>	<u>1.027</u>	<u>1.771</u>	<u>1.931</u>	<u>2.003</u>	<u>2.063</u>
		<u>50</u>	<u>0.958</u>	<u>1.636</u>	<u>1.781</u>	<u>1.847</u>	<u>1.901</u>
		<u>55</u>	<u>0.898</u>	<u>1.520</u>	<u>1.653</u>	<u>1.713</u>	<u>1.763</u>
		<u>60</u>	<u>0.846</u>	<u>1.420</u>	<u>1.543</u>	<u>1.598</u>	<u>1.644</u>
		<u>65</u>	<u>0.801</u>	<u>1.333</u>	<u>1.447</u>	<u>1.498</u>	<u>1.541</u>
		<u>70</u>	<u>0.761</u>	<u>1.257</u>	<u>1.363</u>	<u>1.411</u>	<u>1.451</u>
		<u>75</u>	<u>0.725</u>	<u>1.190</u>	<u>1.289</u>	<u>1.334</u>	<u>1.371</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
E2 and E3	\$ 50,000	<u>1 %</u>	<u>2.978</u>	<u>6.052</u>	<u>6.701</u>	<u>6.992</u>	<u>7.234</u>
		<u>2</u>	<u>2.852</u>	<u>5.787</u>	<u>6.408</u>	<u>6.687</u>	<u>6.918</u>
		<u>3</u>	<u>2.735</u>	<u>5.537</u>	<u>6.131</u>	<u>6.398</u>	<u>6.620</u>
		<u>4</u>	<u>2.625</u>	<u>5.301</u>	<u>5.870</u>	<u>6.126</u>	<u>6.339</u>
		<u>5</u>	<u>2.522</u>	<u>5.079</u>	<u>5.624</u>	<u>5.870</u>	<u>6.074</u>
		<u>10</u>	<u>2.100</u>	<u>4.150</u>	<u>4.592</u>	<u>4.792</u>	<u>4.958</u>
		<u>15</u>	<u>1.797</u>	<u>3.464</u>	<u>3.826</u>	<u>3.990</u>	<u>4.126</u>
		<u>20</u>	<u>1.576</u>	<u>2.955</u>	<u>3.256</u>	<u>3.392</u>	<u>3.506</u>
		<u>25</u>	<u>1.411</u>	<u>2.573</u>	<u>2.828</u>	<u>2.943</u>	<u>3.039</u>
		<u>30</u>	<u>1.282</u>	<u>2.283</u>	<u>2.501</u>	<u>2.600</u>	<u>2.683</u>
		<u>35</u>	<u>1.179</u>	<u>2.056</u>	<u>2.247</u>	<u>2.334</u>	<u>2.406</u>
		<u>40</u>	<u>1.093</u>	<u>1.875</u>	<u>2.044</u>	<u>2.121</u>	<u>2.184</u>
		<u>45</u>	<u>1.019</u>	<u>1.725</u>	<u>1.877</u>	<u>1.946</u>	<u>2.003</u>
		<u>50</u>	<u>0.956</u>	<u>1.598</u>	<u>1.737</u>	<u>1.799</u>	<u>1.852</u>
		<u>55</u>	<u>0.900</u>	<u>1.490</u>	<u>1.617</u>	<u>1.674</u>	<u>1.722</u>
		<u>60</u>	<u>0.852</u>	<u>1.397</u>	<u>1.514</u>	<u>1.566</u>	<u>1.610</u>
		<u>65</u>	<u>0.810</u>	<u>1.315</u>	<u>1.423</u>	<u>1.472</u>	<u>1.513</u>
		<u>70</u>	<u>0.773</u>	<u>1.244</u>	<u>1.345</u>	<u>1.390</u>	<u>1.428</u>
		<u>75</u>	<u>0.739</u>	<u>1.180</u>	<u>1.275</u>	<u>1.318</u>	<u>1.353</u>

**Table 75.#40 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
		<u>1 %</u>	<u>1.987</u>	<u>6.352</u>	<u>7.502</u>	<u>8.040</u>	<u>8.496</u>

A1	\$ 75,000	2	1.899	6.048	7.146	7.660	8.097
		3	1.818	5.763	6.812	7.303	7.721
		4	1.743	5.495	6.497	6.967	7.367
		5	1.674	5.244	6.202	6.651	7.034
		10	1.396	4.204	4.972	5.334	5.643
		15	1.205	3.452	4.075	4.369	4.621
		20	1.069	2.906	3.418	3.661	3.869
		25	0.966	2.505	2.934	3.138	3.313
		30	0.886	2.205	2.572	2.746	2.895
		35	0.819	1.974	2.293	2.444	2.574
		40	0.762	1.790	2.073	2.207	2.321
		45	0.714	1.640	1.894	2.014	2.116
		50	0.672	1.514	1.744	1.853	1.946
		55	0.636	1.407	1.617	1.717	1.802
		60	0.606	1.315	1.509	1.600	1.679
		65	0.578	1.236	1.415	1.500	1.572
		70	0.553	1.167	1.334	1.413	1.480
		75	0.530	1.107	1.262	1.336	1.399
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
B1 and C1	\$ 75,000	1 %	2.072	5.882	6.858	7.312	7.696
		2	1.991	5.623	6.556	6.991	7.359
		3	1.915	5.379	6.272	6.689	7.042
		4	1.845	5.150	6.005	6.404	6.742
		5	1.779	4.934	5.752	6.135	6.459
		10	1.510	4.031	4.694	5.004	5.268
		15	1.316	3.365	3.908	4.163	4.381
		20	1.170	2.871	3.323	3.535	3.716
		25	1.057	2.500	2.882	3.062	3.215
		30	0.965	2.215	2.544	2.698	2.830
		35	0.887	1.990	2.278	2.414	2.529
		40	0.821	1.808	2.065	2.185	2.287
		45	0.763	1.657	1.888	1.996	2.088
		50	0.714	1.529	1.739	1.837	1.921
		55	0.671	1.419	1.611	1.702	1.778
		60	0.634	1.324	1.501	1.584	1.655
		65	0.601	1.241	1.406	1.483	1.548
		70	0.571	1.169	1.322	1.394	1.455
		75	0.544	1.105	1.249	1.316	1.373

**Table 75.#41 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	2.019	5.685	6.622	7.059	7.428
		2	1.942	5.435	6.333	6.750	7.105
		3	1.869	5.201	6.059	6.460	6.799
		4	1.801	4.980	5.802	6.186	6.511
		5	1.738	4.772	5.559	5.927	6.239

D1, D2, D3 and E1	\$ 75,000	10	1.481	3.904	4.541	4.840	5.094
		15	1.295	3.263	3.786	4.031	4.240
		20	1.157	2.789	3.223	3.427	3.601
		25	1.050	2.432	2.799	2.972	3.119
		30	0.963	2.159	2.475	2.624	2.750
		35	0.890	1.945	2.221	2.351	2.462
		40	0.827	1.771	2.017	2.132	2.231
		45	0.773	1.627	1.849	1.952	2.041
		50	0.726	1.505	1.707	1.801	1.881
		55	0.685	1.401	1.585	1.672	1.745
		60	0.649	1.310	1.480	1.560	1.628
		65	0.618	1.231	1.389	1.463	1.525
		70	0.589	1.162	1.309	1.378	1.436
		75	0.563	1.101	1.238	1.303	1.358
Building Class	Deductible	Sub- limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
E2 and E3	\$ 75,000	1 %	1.945	5.465	6.369	6.789	7.146
		2	1.871	5.225	6.089	6.492	6.834
		3	1.802	4.999	5.826	6.212	6.539
		4	1.738	4.787	5.578	5.948	6.261
		5	1.678	4.587	5.345	5.699	5.999
		10	1.435	3.752	4.365	4.653	4.897
		15	1.261	3.138	3.640	3.876	4.076
		20	1.133	2.685	3.101	3.297	3.464
		25	1.035	2.346	2.697	2.863	3.004
		30	0.955	2.087	2.389	2.531	2.653
		35	0.889	1.885	2.149	2.273	2.379
		40	0.831	1.723	1.957	2.067	2.161
		45	0.782	1.588	1.799	1.898	1.982
		50	0.738	1.474	1.666	1.756	1.833
		55	0.701	1.376	1.552	1.634	1.705
		60	0.668	1.291	1.453	1.530	1.594
		65	0.638	1.218	1.368	1.438	1.498
		70	0.612	1.153	1.293	1.358	1.414
		75	0.587	1.095	1.226	1.288	1.340

**Table 75.#42 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub- limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	1.288	5.680	7.099	7.787	8.386
		2	1.240	5.407	6.761	7.419	7.991
		3	1.197	5.151	6.444	7.073	7.620
		4	1.156	4.911	6.145	6.747	7.270
		5	1.119	4.686	5.865	6.440	6.941
		10	0.971	3.760	4.702	5.164	5.568
		15	0.867	3.093	3.855	4.231	4.560
		20	0.790	2.611	3.237	3.547	3.819
		25	0.728	2.258	2.783	3.042	3.271



A1	\$ 100,000	30	0.677	1.994	2.442	2.664	2.859
		35	0.632	1.790	2.180	2.373	2.543
		40	0.594	1.628	1.973	2.144	2.293
		45	0.561	1.494	1.804	1.957	2.091
		50	0.533	1.382	1.663	1.802	1.923
		55	0.509	1.286	1.543	1.670	1.781
		60	0.487	1.204	1.441	1.557	1.660
		65	0.467	1.133	1.352	1.460	1.555
		70	0.448	1.071	1.275	1.375	1.464
		75	0.433	1.017	1.207	1.301	1.384
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
B1 and C1	\$ 100,000	1 %	1.411	5.309	6.516	7.099	7.603
		2	1.364	5.075	6.230	6.787	7.270
		3	1.320	4.855	5.959	6.493	6.956
		4	1.279	4.649	5.705	6.216	6.660
		5	1.241	4.454	5.465	5.955	6.380
		10	1.084	3.644	4.461	4.859	5.204
		15	0.968	3.049	3.717	4.044	4.328
		20	0.877	2.609	3.164	3.435	3.672
		25	0.802	2.278	2.747	2.977	3.178
		30	0.739	2.024	2.428	2.626	2.798
		35	0.684	1.823	2.177	2.350	2.501
		40	0.636	1.659	1.975	2.128	2.263
		45	0.595	1.523	1.807	1.945	2.066
		50	0.560	1.406	1.665	1.791	1.901
		55	0.530	1.307	1.544	1.659	1.760
		60	0.503	1.220	1.439	1.545	1.638
		65	0.478	1.145	1.348	1.447	1.532
		70	0.456	1.080	1.268	1.360	1.440
		75	0.437	1.022	1.198	1.284	1.359

Table 75.#43 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
D1, D2, D3 and E1	\$ 100,000	1 %	1.385	5.133	6.294	6.854	7.338
		2	1.340	4.908	6.018	6.554	7.018
		3	1.298	4.697	5.759	6.272	6.717
		4	1.259	4.498	5.514	6.006	6.432
		5	1.223	4.311	5.283	5.754	6.163
		10	1.073	3.532	4.318	4.700	5.032
		15	0.963	2.959	3.602	3.916	4.189
		20	0.878	2.536	3.070	3.331	3.559
		25	0.808	2.219	2.670	2.891	3.084
		30	0.748	1.976	2.364	2.554	2.720
		35	0.697	1.784	2.124	2.290	2.435
		40	0.652	1.628	1.931	2.078	2.207
		45	0.613	1.498	1.771	1.904	2.019

		50	0.580	1.388	1.636	1.757	1.862
		55	0.550	1.293	1.520	1.631	1.727
		60	0.525	1.211	1.420	1.522	1.611
		65	0.501	1.139	1.333	1.428	1.510
		70	0.480	1.076	1.257	1.345	1.422
		75	0.461	1.021	1.190	1.273	1.344
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
E2 and E3	\$ 100,000	1 %	1.344	4.934	6.052	6.592	7.059
		2	1.301	4.718	5.787	6.303	6.751
		3	1.262	4.514	5.537	6.031	6.460
		4	1.225	4.323	5.301	5.775	6.185
		5	1.191	4.143	5.079	5.533	5.926
		10	1.053	3.395	4.150	4.518	4.838
		15	0.951	2.847	3.464	3.765	4.028
		20	0.874	2.443	2.955	3.205	3.424
		25	0.811	2.142	2.573	2.785	2.970
		30	0.757	1.912	2.283	2.465	2.623
		35	0.710	1.732	2.056	2.215	2.354
		40	0.670	1.587	1.875	2.015	2.138
		45	0.634	1.465	1.725	1.851	1.962
		50	0.603	1.363	1.598	1.714	1.814
		55	0.576	1.274	1.490	1.596	1.688
		60	0.552	1.197	1.397	1.494	1.579
		65	0.530	1.130	1.315	1.405	1.484
		70	0.510	1.071	1.244	1.327	1.401
		75	0.492	1.019	1.180	1.259	1.327

Table 75.#44 Sub-limit Factors – Deductible Tier 2

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
A1	\$ 250,000	1 %	0.913	2.897	5.077	6.421	7.767
		2	0.887	2.760	4.832	6.114	7.400
		3	0.864	2.633	4.603	5.825	7.054
		4	0.842	2.515	4.388	5.555	6.730
		5	0.822	2.405	4.188	5.301	6.424
		10	0.741	1.962	3.363	4.250	5.152
		15	0.680	1.654	2.774	3.489	4.222
		20	0.630	1.435	2.349	2.936	3.540
		25	0.588	1.274	2.039	2.530	3.037
		30	0.551	1.152	1.807	2.226	2.659
		35	0.519	1.054	1.627	1.993	2.369
		40	0.491	0.973	1.483	1.807	2.140
		45	0.468	0.904	1.364	1.655	1.954
		50	0.448	0.846	1.264	1.528	1.799
		55	0.430	0.795	1.178	1.420	1.667
		60	0.413	0.752	1.104	1.327	1.555
		65	0.396	0.715	1.041	1.247	1.457

		<u>70</u>	<u>0.383</u>	<u>0.681</u>	<u>0.986</u>	<u>1.177</u>	<u>1.373</u>
		<u>75</u>	<u>N/A</u>	<u>0.650</u>	<u>0.936</u>	<u>1.116</u>	<u>1.299</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>B1 and C1</u>	<u>\$ 250,000</u>	<u>1 %</u>	<u>1.027</u>	<u>2.893</u>	<u>4.792</u>	<u>5.941</u>	<u>7.080</u>
		<u>2</u>	<u>1.000</u>	<u>2.771</u>	<u>4.581</u>	<u>5.679</u>	<u>6.769</u>
		<u>3</u>	<u>0.974</u>	<u>2.657</u>	<u>4.383</u>	<u>5.433</u>	<u>6.476</u>
		<u>4</u>	<u>0.950</u>	<u>2.550</u>	<u>4.198</u>	<u>5.201</u>	<u>6.200</u>
		<u>5</u>	<u>0.927</u>	<u>2.451</u>	<u>4.023</u>	<u>4.983</u>	<u>5.940</u>
		<u>10</u>	<u>0.831</u>	<u>2.042</u>	<u>3.297</u>	<u>4.071</u>	<u>4.847</u>
		<u>15</u>	<u>0.755</u>	<u>1.747</u>	<u>2.766</u>	<u>3.398</u>	<u>4.035</u>
		<u>20</u>	<u>0.692</u>	<u>1.529</u>	<u>2.374</u>	<u>2.898</u>	<u>3.428</u>
		<u>25</u>	<u>0.638</u>	<u>1.364</u>	<u>2.079</u>	<u>2.522</u>	<u>2.971</u>
		<u>30</u>	<u>0.591</u>	<u>1.233</u>	<u>1.852</u>	<u>2.234</u>	<u>2.621</u>
		<u>35</u>	<u>0.550</u>	<u>1.126</u>	<u>1.672</u>	<u>2.007</u>	<u>2.346</u>
		<u>40</u>	<u>0.515</u>	<u>1.036</u>	<u>1.525</u>	<u>1.824</u>	<u>2.124</u>
		<u>45</u>	<u>0.484</u>	<u>0.959</u>	<u>1.402</u>	<u>1.671</u>	<u>1.942</u>
		<u>50</u>	<u>0.459</u>	<u>0.893</u>	<u>1.296</u>	<u>1.542</u>	<u>1.788</u>
		<u>55</u>	<u>0.436</u>	<u>0.835</u>	<u>1.206</u>	<u>1.430</u>	<u>1.656</u>
		<u>60</u>	<u>0.415</u>	<u>0.785</u>	<u>1.127</u>	<u>1.334</u>	<u>1.542</u>
		<u>65</u>	<u>0.395</u>	<u>0.742</u>	<u>1.059</u>	<u>1.251</u>	<u>1.444</u>
		<u>70</u>	<u>0.379</u>	<u>0.703</u>	<u>0.999</u>	<u>1.178</u>	<u>1.358</u>
		<u>75</u>	<u>N/A</u>	<u>0.668</u>	<u>0.946</u>	<u>1.114</u>	<u>1.282</u>

**Table 75.#45 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>D1, D2, D3 and E1</u>	<u>\$ 250,000</u>	<u>1 %</u>	<u>1.019</u>	<u>2.809</u>	<u>4.636</u>	<u>5.741</u>	<u>6.836</u>
		<u>2</u>	<u>0.993</u>	<u>2.692</u>	<u>4.433</u>	<u>5.489</u>	<u>6.537</u>
		<u>3</u>	<u>0.968</u>	<u>2.582</u>	<u>4.243</u>	<u>5.252</u>	<u>6.256</u>
		<u>4</u>	<u>0.945</u>	<u>2.480</u>	<u>4.064</u>	<u>5.029</u>	<u>5.990</u>
		<u>5</u>	<u>0.924</u>	<u>2.384</u>	<u>3.896</u>	<u>4.819</u>	<u>5.740</u>
		<u>10</u>	<u>0.833</u>	<u>1.991</u>	<u>3.198</u>	<u>3.942</u>	<u>4.689</u>
		<u>15</u>	<u>0.762</u>	<u>1.708</u>	<u>2.687</u>	<u>3.295</u>	<u>3.907</u>
		<u>20</u>	<u>0.704</u>	<u>1.500</u>	<u>2.311</u>	<u>2.814</u>	<u>3.324</u>
		<u>25</u>	<u>0.653</u>	<u>1.342</u>	<u>2.028</u>	<u>2.454</u>	<u>2.885</u>
		<u>30</u>	<u>0.609</u>	<u>1.218</u>	<u>1.812</u>	<u>2.178</u>	<u>2.549</u>
		<u>35</u>	<u>0.570</u>	<u>1.117</u>	<u>1.640</u>	<u>1.961</u>	<u>2.286</u>
		<u>40</u>	<u>0.537</u>	<u>1.032</u>	<u>1.500</u>	<u>1.786</u>	<u>2.074</u>
		<u>45</u>	<u>0.508</u>	<u>0.959</u>	<u>1.382</u>	<u>1.640</u>	<u>1.900</u>
		<u>50</u>	<u>0.483</u>	<u>0.896</u>	<u>1.282</u>	<u>1.517</u>	<u>1.753</u>
		<u>55</u>	<u>0.461</u>	<u>0.842</u>	<u>1.196</u>	<u>1.412</u>	<u>1.628</u>
		<u>60</u>	<u>0.441</u>	<u>0.794</u>	<u>1.121</u>	<u>1.320</u>	<u>1.519</u>
		<u>65</u>	<u>0.422</u>	<u>0.753</u>	<u>1.056</u>	<u>1.240</u>	<u>1.425</u>
		<u>70</u>	<u>0.407</u>	<u>0.716</u>	<u>0.999</u>	<u>1.171</u>	<u>1.343</u>
		<u>75</u>	<u>N/A</u>	<u>0.682</u>	<u>0.948</u>	<u>1.109</u>	<u>1.270</u>
			<u>Total Property Value</u>				

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
E2 and E3	\$ 250,000	1 %	1.001	2.700	4.456	5.519	6.574
		2	0.977	2.588	4.261	5.277	6.287
		3	0.954	2.483	4.077	5.049	6.016
		4	0.933	2.385	3.905	4.834	5.760
		5	0.914	2.294	3.744	4.632	5.519
		10	0.832	1.919	3.074	3.789	4.507
		15	0.768	1.651	2.586	3.168	3.757
		20	0.716	1.456	2.228	2.710	3.198
		25	0.670	1.309	1.960	2.367	2.779
		30	0.630	1.194	1.756	2.105	2.460
		35	0.595	1.101	1.595	1.901	2.211
		40	0.564	1.023	1.465	1.737	2.012
		45	0.537	0.956	1.356	1.601	1.848
		50	0.514	0.898	1.262	1.486	1.710
		55	0.493	0.847	1.182	1.387	1.593
		60	0.475	0.803	1.112	1.301	1.491
		65	0.457	0.765	1.051	1.227	1.403
		70	0.442	0.730	0.998	1.161	1.325
		75	N/A	0.699	0.950	1.103	1.257

**Table 75.#46 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
A1	\$ 500,000	1 %	0.385	1.092	2.897	4.636	6.895
		2	0.380	1.056	2.760	4.412	6.567
		3	0.375	1.023	2.633	4.203	6.260
		4	0.370	0.992	2.515	4.008	5.971
		5	0.365	0.964	2.405	3.825	5.700
		10	0.345	0.851	1.962	3.076	4.573
		15	0.329	0.771	1.654	2.543	3.753
		20	0.317	0.709	1.435	2.160	3.155
		25	0.307	0.657	1.274	1.881	2.714
		30	0.298	0.613	1.152	1.672	2.384
		35	0.287	0.575	1.054	1.509	2.129
		40	0.277	0.542	0.973	1.379	1.927
		45	0.270	0.514	0.904	1.270	1.763
		50	N/A	0.490	0.846	1.178	1.626
		55	N/A	0.469	0.795	1.100	1.509
		60	N/A	0.450	0.752	1.032	1.409
		65	N/A	0.432	0.715	0.974	1.323
		70	N/A	0.415	0.681	0.924	1.248
		75	N/A	0.404	0.650	0.878	1.182
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
		1 %	0.379	1.215	2.893	4.413	6.338
		2	0.373	1.178	2.771	4.219	6.060

B1 and C1	\$ 500,000	<u>3</u>	<u>0.367</u>	<u>1.143</u>	<u>2.657</u>	<u>4.038</u>	<u>5.798</u>
		<u>4</u>	<u>0.361</u>	<u>1.111</u>	<u>2.550</u>	<u>3.867</u>	<u>5.551</u>
		<u>5</u>	<u>0.355</u>	<u>1.081</u>	<u>2.451</u>	<u>3.707</u>	<u>5.319</u>
		<u>10</u>	<u>0.329</u>	<u>0.956</u>	<u>2.042</u>	<u>3.044</u>	<u>4.345</u>
		<u>15</u>	<u>0.308</u>	<u>0.861</u>	<u>1.747</u>	<u>2.560</u>	<u>3.624</u>
		<u>20</u>	<u>0.292</u>	<u>0.785</u>	<u>1.529</u>	<u>2.203</u>	<u>3.087</u>
		<u>25</u>	<u>0.279</u>	<u>0.721</u>	<u>1.364</u>	<u>1.935</u>	<u>2.682</u>
		<u>30</u>	<u>0.267</u>	<u>0.666</u>	<u>1.233</u>	<u>1.728</u>	<u>2.372</u>
		<u>35</u>	<u>0.255</u>	<u>0.618</u>	<u>1.126</u>	<u>1.563</u>	<u>2.127</u>
		<u>40</u>	<u>0.244</u>	<u>0.577</u>	<u>1.036</u>	<u>1.427</u>	<u>1.930</u>
		<u>45</u>	<u>0.236</u>	<u>0.541</u>	<u>0.959</u>	<u>1.313</u>	<u>1.767</u>
		<u>50</u>	<u>N/A</u>	<u>0.510</u>	<u>0.893</u>	<u>1.216</u>	<u>1.628</u>
		<u>55</u>	<u>N/A</u>	<u>0.484</u>	<u>0.835</u>	<u>1.132</u>	<u>1.510</u>
		<u>60</u>	<u>N/A</u>	<u>0.460</u>	<u>0.785</u>	<u>1.059</u>	<u>1.408</u>
		<u>65</u>	<u>N/A</u>	<u>0.438</u>	<u>0.742</u>	<u>0.996</u>	<u>1.319</u>
		<u>70</u>	<u>N/A</u>	<u>0.418</u>	<u>0.703</u>	<u>0.940</u>	<u>1.241</u>
		<u>75</u>	<u>N/A</u>	<u>0.403</u>	<u>0.668</u>	<u>0.891</u>	<u>1.173</u>

**Table 75.#47 Sub-limit Factors – Deductible Tier 2**

<b>Building Class</b>	<b>Deductible</b>	<b>Sub-limit</b>	<b>Total Property Value</b>				
			<b>\$1,000,000 Or Less</b>	<b>\$1,000,001 – \$3,500,000</b>	<b>\$3,500,001 – \$5,500,000</b>	<b>\$5,500,001 – \$10,000,000</b>	<b>More Than \$10,000,000</b>
D1, D2, D3 and E1	\$ 500,000	<u>1 %</u>	<u>0.411</u>	<u>1.198</u>	<u>2.809</u>	<u>4.271</u>	<u>6.122</u>
		<u>2</u>	<u>0.405</u>	<u>1.162</u>	<u>2.692</u>	<u>4.085</u>	<u>5.855</u>
		<u>3</u>	<u>0.399</u>	<u>1.129</u>	<u>2.582</u>	<u>3.910</u>	<u>5.603</u>
		<u>4</u>	<u>0.393</u>	<u>1.099</u>	<u>2.480</u>	<u>3.746</u>	<u>5.366</u>
		<u>5</u>	<u>0.388</u>	<u>1.070</u>	<u>2.384</u>	<u>3.592</u>	<u>5.142</u>
		<u>10</u>	<u>0.363</u>	<u>0.952</u>	<u>1.991</u>	<u>2.954</u>	<u>4.206</u>
		<u>15</u>	<u>0.343</u>	<u>0.862</u>	<u>1.708</u>	<u>2.489</u>	<u>3.512</u>
		<u>20</u>	<u>0.326</u>	<u>0.791</u>	<u>1.500</u>	<u>2.147</u>	<u>2.996</u>
		<u>25</u>	<u>0.313</u>	<u>0.731</u>	<u>1.342</u>	<u>1.890</u>	<u>2.608</u>
		<u>30</u>	<u>0.301</u>	<u>0.680</u>	<u>1.218</u>	<u>1.692</u>	<u>2.310</u>
		<u>35</u>	<u>0.289</u>	<u>0.635</u>	<u>1.117</u>	<u>1.535</u>	<u>2.077</u>
		<u>40</u>	<u>0.278</u>	<u>0.595</u>	<u>1.032</u>	<u>1.406</u>	<u>1.888</u>
		<u>45</u>	<u>0.270</u>	<u>0.561</u>	<u>0.959</u>	<u>1.298</u>	<u>1.732</u>
		<u>50</u>	<u>N/A</u>	<u>0.532</u>	<u>0.896</u>	<u>1.205</u>	<u>1.601</u>
		<u>55</u>	<u>N/A</u>	<u>0.507</u>	<u>0.842</u>	<u>1.125</u>	<u>1.488</u>
		<u>60</u>	<u>N/A</u>	<u>0.484</u>	<u>0.794</u>	<u>1.056</u>	<u>1.390</u>
		<u>65</u>	<u>N/A</u>	<u>0.463</u>	<u>0.753</u>	<u>0.996</u>	<u>1.306</u>
		<u>70</u>	<u>N/A</u>	<u>0.444</u>	<u>0.716</u>	<u>0.943</u>	<u>1.231</u>
		<u>75</u>	<u>N/A</u>	<u>0.429</u>	<u>0.682</u>	<u>0.895</u>	<u>1.166</u>
<b>Building Class</b>	<b>Deductible</b>	<b>Sub-limit</b>	<b>Total Property Value</b>				
			<b>\$1,000,000 Or Less</b>	<b>\$1,000,001 – \$3,500,000</b>	<b>\$3,500,001 – \$5,500,000</b>	<b>\$5,500,001 – \$10,000,000</b>	<b>More Than \$10,000,000</b>
		<u>1 %</u>	<u>0.452</u>	<u>1.167</u>	<u>2.700</u>	<u>4.104</u>	<u>5.887</u>
		<u>2</u>	<u>0.447</u>	<u>1.135</u>	<u>2.588</u>	<u>3.925</u>	<u>5.630</u>
		<u>3</u>	<u>0.441</u>	<u>1.104</u>	<u>2.483</u>	<u>3.757</u>	<u>5.387</u>
		<u>4</u>	<u>0.436</u>	<u>1.075</u>	<u>2.385</u>	<u>3.600</u>	<u>5.159</u>
		<u>5</u>	<u>0.431</u>	<u>1.049</u>	<u>2.294</u>	<u>3.452</u>	<u>4.943</u>
		<u>10</u>	<u>0.407</u>	<u>0.940</u>	<u>1.919</u>	<u>2.840</u>	<u>4.043</u>

E2 and E3	\$ 500,000	15	0.387	0.859	1.651	2.396	3.378
		20	0.371	0.795	1.456	2.071	2.884
		25	0.358	0.741	1.309	1.828	2.514
		30	0.346	0.694	1.194	1.642	2.232
		35	0.335	0.653	1.101	1.496	2.012
		40	0.324	0.618	1.023	1.376	1.835
		45	0.316	0.586	0.956	1.275	1.689
		50	N/A	0.559	0.898	1.189	1.565
		55	N/A	0.535	0.847	1.115	1.460
		60	N/A	0.514	0.803	1.050	1.368
		65	N/A	0.494	0.765	0.994	1.289
		70	N/A	0.476	0.730	0.944	1.219
		75	N/A	0.463	0.699	0.900	1.158

**Table 75.#48 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
A1	\$ 750,000	1 %	0.258	0.626	1.706	3.344	6.191
		2	0.256	0.616	1.634	3.184	5.897
		3	0.254	0.606	1.568	3.036	5.621
		4	0.252	0.597	1.506	2.897	5.362
		5	0.250	0.588	1.450	2.768	5.119
		10	0.237	0.547	1.224	2.245	4.112
		15	0.226	0.511	1.069	1.879	3.382
		20	0.223	0.478	0.957	1.618	2.851
		25	N/A	0.450	0.872	1.428	2.460
		30	N/A	0.426	0.803	1.284	2.166
		35	N/A	0.406	0.745	1.170	1.940
		40	N/A	0.389	0.696	1.076	1.759
		45	N/A	0.374	0.654	0.998	1.612
		50	N/A	0.360	0.617	0.931	1.488
		55	N/A	0.347	0.586	0.873	1.383
		60	N/A	0.335	0.559	0.824	1.293
		65	N/A	0.330	0.535	0.781	1.216
		70	N/A	N/A	0.512	0.743	1.148
		75	N/A	N/A	0.491	0.709	1.088
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
B1 and C1	\$ 750,000	1 %	0.215	0.694	1.811	3.288	5.733
		2	0.213	0.680	1.743	3.147	5.483
		3	0.211	0.667	1.680	3.015	5.246
		4	0.209	0.655	1.621	2.892	5.024
		5	0.207	0.643	1.566	2.776	4.815
		10	0.196	0.589	1.342	2.301	3.940
		15	0.185	0.542	1.179	1.956	3.294
		20	0.182	0.500	1.056	1.703	2.813
		25	N/A	0.464	0.958	1.511	2.451
		30	N/A	0.433	0.878	1.361	2.172

	35	N/A	0.407	0.809	1.240	1.952
	40	N/A	0.385	0.750	1.138	1.774
	45	N/A	0.366	0.699	1.052	1.625
	50	N/A	0.348	0.655	0.977	1.500
	55	N/A	0.332	0.617	0.913	1.392
	60	N/A	0.318	0.584	0.857	1.299
	65	N/A	0.310	0.554	0.808	1.218
	70	N/A	N/A	0.527	0.766	1.147
	75	N/A	N/A	0.503	0.727	1.085

**Table 75.#49 Sub-limit Factors – Deductible Tier 2**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
D1, D2, D3 and E1	\$ 750,000	1 %	0.248	0.704	1.769	3.189	5.541
		2	0.246	0.692	1.704	3.054	5.300
		3	0.245	0.680	1.643	2.927	5.073
		4	0.243	0.668	1.587	2.808	4.859
		5	0.241	0.657	1.534	2.697	4.658
		10	0.230	0.607	1.320	2.240	3.816
		15	0.220	0.563	1.164	1.909	3.195
		20	0.216	0.524	1.048	1.667	2.733
		25	N/A	0.490	0.956	1.484	2.386
		30	N/A	0.461	0.880	1.341	2.119
		35	N/A	0.435	0.815	1.226	1.908
		40	N/A	0.414	0.760	1.129	1.738
		45	N/A	0.396	0.711	1.047	1.597
		50	N/A	0.379	0.670	0.977	1.477
		55	N/A	0.363	0.633	0.916	1.375
		60	N/A	0.349	0.602	0.863	1.286
		65	N/A	0.341	0.573	0.816	1.209
		70	N/A	N/A	0.547	0.775	1.141
		75	N/A	N/A	0.524	0.738	1.081
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
E2 and E3	\$ 750,000	1 %	0.294	0.715	1.707	3.065	5.328
		2	0.292	0.704	1.645	2.935	5.096
		3	0.291	0.693	1.588	2.813	4.877
		4	0.289	0.683	1.534	2.699	4.671
		5	0.287	0.673	1.485	2.593	4.478
		10	0.276	0.629	1.283	2.156	3.669
		15	0.267	0.589	1.139	1.843	3.074
		20	0.263	0.554	1.031	1.614	2.633
		25	N/A	0.523	0.947	1.443	2.302
		30	N/A	0.496	0.878	1.310	2.050
		35	N/A	0.472	0.820	1.203	1.852
		40	N/A	0.452	0.769	1.115	1.692
		45	N/A	0.434	0.725	1.039	1.560
		50	N/A	0.418	0.686	0.974	1.448

	55	N/A	0.403	0.653	0.917	1.352
	60	N/A	0.390	0.623	0.868	1.269
	65	N/A	0.382	0.597	0.824	1.197
	70	N/A	N/A	0.573	0.786	1.134
	75	N/A	N/A	0.551	0.751	1.077

**Table 75.#50 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
A1	\$ 1,000,000	1 %	N/A	0.449	1.092	2.427	5.626
		2	N/A	0.443	1.056	2.316	5.360
		3	N/A	0.437	1.023	2.212	5.110
		4	N/A	0.431	0.992	2.116	4.875
		5	N/A	0.425	0.964	2.027	4.656
		10	N/A	0.398	0.851	1.669	3.747
		15	N/A	0.375	0.771	1.421	3.090
		20	N/A	0.356	0.709	1.245	2.612
		25	N/A	0.341	0.657	1.115	2.260
		30	N/A	0.329	0.613	1.015	1.995
		35	N/A	0.318	0.575	0.933	1.790
		40	N/A	0.307	0.542	0.865	1.626
		45	N/A	0.296	0.514	0.806	1.492
		50	N/A	0.287	0.490	0.756	1.379
		55	N/A	0.290	0.469	0.714	1.283
		60	N/A	N/A	0.450	0.677	1.201
		65	N/A	N/A	0.432	0.645	1.131
		70	N/A	N/A	0.415	0.616	1.069
		75	N/A	N/A	0.404	0.589	1.014
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
B1 and C1	\$ 1,000,000	1 %	N/A	0.462	1.215	2.473	5.242
		2	N/A	0.454	1.178	2.372	5.014
		3	N/A	0.446	1.143	2.277	4.799
		4	N/A	0.438	1.111	2.189	4.598
		5	N/A	0.431	1.081	2.107	4.408
		10	N/A	0.396	0.956	1.769	3.614
		15	N/A	0.367	0.861	1.526	3.029
		20	N/A	0.343	0.785	1.346	2.593
		25	N/A	0.323	0.721	1.207	2.265
		30	N/A	0.307	0.666	1.097	2.011
		35	N/A	0.293	0.618	1.005	1.810
		40	N/A	0.280	0.577	0.927	1.647
		45	N/A	0.267	0.541	0.860	1.510
		50	N/A	0.257	0.510	0.802	1.395
		55	N/A	0.256	0.484	0.752	1.296
		60	N/A	N/A	0.460	0.709	1.210
		65	N/A	N/A	0.438	0.671	1.136
		70	N/A	N/A	0.418	0.637	1.071



		<u>75</u>	<u>N/A</u>	<u>N/A</u>	<u>0.403</u>	<u>0.606</u>	<u>1.013</u>
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**Table 75.#51 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>D1, D2, D3 and E1</u>	<u>\$ 1,000,000</u>	<u>1 %</u>	<u>N/A</u>	<u>0.488</u>	<u>1.198</u>	<u>2.405</u>	<u>5.068</u>
		<u>2</u>	<u>N/A</u>	<u>0.481</u>	<u>1.162</u>	<u>2.308</u>	<u>4.849</u>
		<u>3</u>	<u>N/A</u>	<u>0.474</u>	<u>1.129</u>	<u>2.217</u>	<u>4.643</u>
		<u>4</u>	<u>N/A</u>	<u>0.466</u>	<u>1.099</u>	<u>2.132</u>	<u>4.449</u>
		<u>5</u>	<u>N/A</u>	<u>0.459</u>	<u>1.070</u>	<u>2.053</u>	<u>4.266</u>
		<u>10</u>	<u>N/A</u>	<u>0.427</u>	<u>0.952</u>	<u>1.729</u>	<u>3.503</u>
		<u>15</u>	<u>N/A</u>	<u>0.399</u>	<u>0.862</u>	<u>1.496</u>	<u>2.940</u>
		<u>20</u>	<u>N/A</u>	<u>0.375</u>	<u>0.791</u>	<u>1.324</u>	<u>2.522</u>
		<u>25</u>	<u>N/A</u>	<u>0.356</u>	<u>0.731</u>	<u>1.193</u>	<u>2.207</u>
		<u>30</u>	<u>N/A</u>	<u>0.340</u>	<u>0.680</u>	<u>1.088</u>	<u>1.964</u>
		<u>35</u>	<u>N/A</u>	<u>0.326</u>	<u>0.635</u>	<u>1.002</u>	<u>1.772</u>
		<u>40</u>	<u>N/A</u>	<u>0.313</u>	<u>0.595</u>	<u>0.928</u>	<u>1.617</u>
		<u>45</u>	<u>N/A</u>	<u>0.301</u>	<u>0.561</u>	<u>0.865</u>	<u>1.487</u>
		<u>50</u>	<u>N/A</u>	<u>0.291</u>	<u>0.532</u>	<u>0.810</u>	<u>1.377</u>
		<u>55</u>	<u>N/A</u>	<u>0.289</u>	<u>0.507</u>	<u>0.762</u>	<u>1.283</u>
		<u>60</u>	<u>N/A</u>	<u>N/A</u>	<u>0.484</u>	<u>0.721</u>	<u>1.201</u>
		<u>65</u>	<u>N/A</u>	<u>N/A</u>	<u>0.463</u>	<u>0.685</u>	<u>1.130</u>
		<u>70</u>	<u>N/A</u>	<u>N/A</u>	<u>0.444</u>	<u>0.652</u>	<u>1.068</u>
		<u>75</u>	<u>N/A</u>	<u>N/A</u>	<u>0.429</u>	<u>0.622</u>	<u>1.012</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>E2 and E3</u>	<u>\$ 1,000,000</u>	<u>1 %</u>	<u>N/A</u>	<u>0.523</u>	<u>1.167</u>	<u>2.313</u>	<u>4.874</u>
		<u>2</u>	<u>N/A</u>	<u>0.516</u>	<u>1.135</u>	<u>2.220</u>	<u>4.663</u>
		<u>3</u>	<u>N/A</u>	<u>0.509</u>	<u>1.104</u>	<u>2.134</u>	<u>4.464</u>
		<u>4</u>	<u>N/A</u>	<u>0.503</u>	<u>1.075</u>	<u>2.053</u>	<u>4.277</u>
		<u>5</u>	<u>N/A</u>	<u>0.496</u>	<u>1.049</u>	<u>1.978</u>	<u>4.102</u>
		<u>10</u>	<u>N/A</u>	<u>0.466</u>	<u>0.940</u>	<u>1.670</u>	<u>3.369</u>
		<u>15</u>	<u>N/A</u>	<u>0.440</u>	<u>0.859</u>	<u>1.451</u>	<u>2.831</u>
		<u>20</u>	<u>N/A</u>	<u>0.418</u>	<u>0.795</u>	<u>1.290</u>	<u>2.432</u>
		<u>25</u>	<u>N/A</u>	<u>0.400</u>	<u>0.741</u>	<u>1.169</u>	<u>2.133</u>
		<u>30</u>	<u>N/A</u>	<u>0.384</u>	<u>0.694</u>	<u>1.072</u>	<u>1.904</u>
		<u>35</u>	<u>N/A</u>	<u>0.370</u>	<u>0.653</u>	<u>0.993</u>	<u>1.723</u>
		<u>40</u>	<u>N/A</u>	<u>0.358</u>	<u>0.618</u>	<u>0.926</u>	<u>1.577</u>
		<u>45</u>	<u>N/A</u>	<u>0.346</u>	<u>0.586</u>	<u>0.867</u>	<u>1.456</u>
		<u>50</u>	<u>N/A</u>	<u>0.336</u>	<u>0.559</u>	<u>0.817</u>	<u>1.354</u>
		<u>55</u>	<u>N/A</u>	<u>0.333</u>	<u>0.535</u>	<u>0.773</u>	<u>1.265</u>
		<u>60</u>	<u>N/A</u>	<u>N/A</u>	<u>0.514</u>	<u>0.734</u>	<u>1.189</u>
		<u>65</u>	<u>N/A</u>	<u>N/A</u>	<u>0.494</u>	<u>0.701</u>	<u>1.123</u>
		<u>70</u>	<u>N/A</u>	<u>N/A</u>	<u>0.476</u>	<u>0.670</u>	<u>1.064</u>
		<u>75</u>	<u>N/A</u>	<u>N/A</u>	<u>0.463</u>	<u>0.642</u>	<u>1.012</u>

**Table 75.#52 Sub-limit Factors – Deductible Tier 2**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
A1	\$ 500	<u>1 %</u>	<u>5.562</u>	<u>6.236</u>	<u>6.443</u>	<u>6.546</u>
		<u>2</u>	<u>5.333</u>	<u>5.980</u>	<u>6.178</u>	<u>6.277</u>
		<u>3</u>	<u>5.117</u>	<u>5.737</u>	<u>5.928</u>	<u>6.023</u>
		<u>4</u>	<u>4.913</u>	<u>5.508</u>	<u>5.691</u>	<u>5.782</u>
		<u>5</u>	<u>4.721</u>	<u>5.292</u>	<u>5.467</u>	<u>5.555</u>
		<u>10</u>	<u>3.909</u>	<u>4.376</u>	<u>4.520</u>	<u>4.592</u>
		<u>15</u>	<u>3.300</u>	<u>3.686</u>	<u>3.805</u>	<u>3.865</u>
		<u>20</u>	<u>2.842</u>	<u>3.165</u>	<u>3.265</u>	<u>3.315</u>
		<u>25</u>	<u>2.494</u>	<u>2.769</u>	<u>2.854</u>	<u>2.896</u>
		<u>30</u>	<u>2.226</u>	<u>2.463</u>	<u>2.536</u>	<u>2.572</u>
		<u>35</u>	<u>2.014</u>	<u>2.222</u>	<u>2.286</u>	<u>2.318</u>
		<u>40</u>	<u>1.843</u>	<u>2.028</u>	<u>2.085</u>	<u>2.113</u>
		<u>45</u>	<u>1.701</u>	<u>1.868</u>	<u>1.919</u>	<u>1.945</u>
		<u>50</u>	<u>1.582</u>	<u>1.733</u>	<u>1.779</u>	<u>1.803</u>
		<u>55</u>	<u>1.479</u>	<u>1.617</u>	<u>1.660</u>	<u>1.681</u>
		<u>60</u>	<u>1.389</u>	<u>1.517</u>	<u>1.556</u>	<u>1.576</u>
		<u>65</u>	<u>1.311</u>	<u>1.429</u>	<u>1.466</u>	<u>1.484</u>
		<u>70</u>	<u>1.242</u>	<u>1.352</u>	<u>1.387</u>	<u>1.404</u>
		<u>75</u>	<u>1.181</u>	<u>1.284</u>	<u>1.316</u>	<u>1.332</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
B1 and C1	\$ 500	<u>1 %</u>	<u>4.967</u>	<u>5.518</u>	<u>5.687</u>	<u>5.771</u>
		<u>2</u>	<u>4.780</u>	<u>5.308</u>	<u>5.471</u>	<u>5.551</u>
		<u>3</u>	<u>4.602</u>	<u>5.110</u>	<u>5.266</u>	<u>5.344</u>
		<u>4</u>	<u>4.435</u>	<u>4.922</u>	<u>5.072</u>	<u>5.147</u>
		<u>5</u>	<u>4.276</u>	<u>4.745</u>	<u>4.889</u>	<u>4.961</u>
		<u>10</u>	<u>3.603</u>	<u>3.989</u>	<u>4.108</u>	<u>4.167</u>
		<u>15</u>	<u>3.093</u>	<u>3.414</u>	<u>3.513</u>	<u>3.562</u>
		<u>20</u>	<u>2.703</u>	<u>2.974</u>	<u>3.057</u>	<u>3.099</u>
		<u>25</u>	<u>2.401</u>	<u>2.633</u>	<u>2.705</u>	<u>2.740</u>
		<u>30</u>	<u>2.164</u>	<u>2.365</u>	<u>2.427</u>	<u>2.458</u>
		<u>35</u>	<u>1.972</u>	<u>2.150</u>	<u>2.205</u>	<u>2.232</u>
		<u>40</u>	<u>1.814</u>	<u>1.973</u>	<u>2.022</u>	<u>2.046</u>
		<u>45</u>	<u>1.680</u>	<u>1.824</u>	<u>1.868</u>	<u>1.891</u>
		<u>50</u>	<u>1.565</u>	<u>1.697</u>	<u>1.737</u>	<u>1.757</u>
		<u>55</u>	<u>1.464</u>	<u>1.586</u>	<u>1.623</u>	<u>1.642</u>
		<u>60</u>	<u>1.376</u>	<u>1.489</u>	<u>1.523</u>	<u>1.540</u>
		<u>65</u>	<u>1.299</u>	<u>1.403</u>	<u>1.435</u>	<u>1.451</u>
		<u>70</u>	<u>1.230</u>	<u>1.327</u>	<u>1.357</u>	<u>1.372</u>
		<u>75</u>	<u>1.168</u>	<u>1.260</u>	<u>1.288</u>	<u>1.302</u>

**Table 75.#53 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
		<u>1 %</u>	<u>4.506</u>	<u>4.982</u>	<u>5.128</u>	<u>5.201</u>

D1, D2, D3 and E1	\$ 500	<u>2</u>	<u>4.343</u>	<u>4.801</u>	<u>4.941</u>	<u>5.011</u>
		<u>3</u>	<u>4.189</u>	<u>4.629</u>	<u>4.764</u>	<u>4.831</u>
		<u>4</u>	<u>4.043</u>	<u>4.467</u>	<u>4.596</u>	<u>4.661</u>
		<u>5</u>	<u>3.905</u>	<u>4.312</u>	<u>4.437</u>	<u>4.499</u>
		<u>10</u>	<u>3.317</u>	<u>3.654</u>	<u>3.757</u>	<u>3.809</u>
		<u>15</u>	<u>2.868</u>	<u>3.149</u>	<u>3.236</u>	<u>3.279</u>
		<u>20</u>	<u>2.524</u>	<u>2.761</u>	<u>2.834</u>	<u>2.871</u>
		<u>25</u>	<u>2.256</u>	<u>2.460</u>	<u>2.523</u>	<u>2.554</u>
		<u>30</u>	<u>2.045</u>	<u>2.222</u>	<u>2.277</u>	<u>2.304</u>
		<u>35</u>	<u>1.874</u>	<u>2.031</u>	<u>2.079</u>	<u>2.103</u>
		<u>40</u>	<u>1.733</u>	<u>1.873</u>	<u>1.916</u>	<u>1.938</u>
		<u>45</u>	<u>1.614</u>	<u>1.741</u>	<u>1.780</u>	<u>1.799</u>
		<u>50</u>	<u>1.511</u>	<u>1.627</u>	<u>1.663</u>	<u>1.681</u>
		<u>55</u>	<u>1.421</u>	<u>1.528</u>	<u>1.561</u>	<u>1.577</u>
		<u>60</u>	<u>1.341</u>	<u>1.441</u>	<u>1.471</u>	<u>1.486</u>
		<u>65</u>	<u>1.271</u>	<u>1.363</u>	<u>1.392</u>	<u>1.406</u>
		<u>70</u>	<u>1.208</u>	<u>1.294</u>	<u>1.321</u>	<u>1.334</u>
		<u>75</u>	<u>1.151</u>	<u>1.233</u>	<u>1.257</u>	<u>1.270</u>
Building Class	Deductible	Sub- limit	Total Property Value			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
E2 and E3	\$ 500	<u>1 %</u>	<u>3.773</u>	<u>4.160</u>	<u>4.278</u>	<u>4.337</u>
		<u>2</u>	<u>3.642</u>	<u>4.013</u>	<u>4.127</u>	<u>4.183</u>
		<u>3</u>	<u>3.517</u>	<u>3.874</u>	<u>3.983</u>	<u>4.038</u>
		<u>4</u>	<u>3.399</u>	<u>3.742</u>	<u>3.847</u>	<u>3.899</u>
		<u>5</u>	<u>3.288</u>	<u>3.617</u>	<u>3.718</u>	<u>3.769</u>
		<u>10</u>	<u>2.814</u>	<u>3.085</u>	<u>3.169</u>	<u>3.210</u>
		<u>15</u>	<u>2.454</u>	<u>2.680</u>	<u>2.750</u>	<u>2.784</u>
		<u>20</u>	<u>2.181</u>	<u>2.371</u>	<u>2.429</u>	<u>2.459</u>
		<u>25</u>	<u>1.970</u>	<u>2.133</u>	<u>2.183</u>	<u>2.208</u>
		<u>30</u>	<u>1.806</u>	<u>1.947</u>	<u>1.990</u>	<u>2.012</u>
		<u>35</u>	<u>1.675</u>	<u>1.799</u>	<u>1.837</u>	<u>1.856</u>
		<u>40</u>	<u>1.568</u>	<u>1.678</u>	<u>1.712</u>	<u>1.729</u>
		<u>45</u>	<u>1.477</u>	<u>1.577</u>	<u>1.608</u>	<u>1.623</u>
		<u>50</u>	<u>1.399</u>	<u>1.491</u>	<u>1.519</u>	<u>1.533</u>
		<u>55</u>	<u>1.330</u>	<u>1.415</u>	<u>1.441</u>	<u>1.453</u>
		<u>60</u>	<u>1.269</u>	<u>1.347</u>	<u>1.371</u>	<u>1.383</u>
		<u>65</u>	<u>1.214</u>	<u>1.287</u>	<u>1.309</u>	<u>1.321</u>
		<u>70</u>	<u>1.164</u>	<u>1.233</u>	<u>1.254</u>	<u>1.264</u>
		<u>75</u>	<u>1.120</u>	<u>1.184</u>	<u>1.204</u>	<u>1.214</u>

**Table 75.#54 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub- limit	Total Property Value			
			<u>\$50,000 Or Less</u>	<u>\$50,001 – \$100,000</u>	<u>\$100,001 – \$250,000</u>	<u>More Than \$250,000</u>
		<u>1 %</u>	<u>4.685</u>	<u>5.889</u>	<u>6.287</u>	<u>6.490</u>
		<u>2</u>	<u>4.493</u>	<u>5.647</u>	<u>6.029</u>	<u>6.224</u>
		<u>3</u>	<u>4.313</u>	<u>5.418</u>	<u>5.784</u>	<u>5.972</u>
		<u>4</u>	<u>4.142</u>	<u>5.202</u>	<u>5.553</u>	<u>5.733</u>
		<u>5</u>	<u>3.981</u>	<u>4.998</u>	<u>5.335</u>	<u>5.508</u>

A1	\$ 1,000	10	3.306	4.135	4.411	4.553
		15	2.804	3.487	3.715	3.832
		20	2.428	2.999	3.190	3.288
		25	2.143	2.627	2.790	2.873
		30	1.922	2.341	2.481	2.553
		35	1.748	2.115	2.238	2.301
		40	1.606	1.933	2.042	2.098
		45	1.488	1.782	1.880	1.931
		50	1.387	1.655	1.744	1.790
		55	1.300	1.546	1.628	1.670
		60	1.224	1.451	1.527	1.565
		65	1.157	1.368	1.438	1.474
		70	1.099	1.295	1.361	1.394
		75	1.047	1.231	1.292	1.324
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
B1 and C1	\$ 1,000	1 %	4.248	5.235	5.559	5.725
		2	4.090	5.037	5.348	5.508
		3	3.941	4.849	5.149	5.302
		4	3.800	4.672	4.959	5.107
		5	3.666	4.504	4.780	4.922
		10	3.103	3.791	4.018	4.135
		15	2.677	3.249	3.438	3.536
		20	2.353	2.834	2.994	3.076
		25	2.101	2.514	2.651	2.721
		30	1.902	2.261	2.381	2.442
		35	1.741	2.058	2.163	2.217
		40	1.606	1.891	1.985	2.033
		45	1.492	1.750	1.835	1.879
		50	1.393	1.629	1.707	1.746
		55	1.306	1.523	1.595	1.632
		60	1.230	1.431	1.497	1.531
		65	1.162	1.349	1.411	1.442
		70	1.102	1.277	1.335	1.364
		75	1.048	1.213	1.267	1.294

Table 75.#55 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
D1, D2,		1 %	3.881	4.737	5.018	5.161
		2	3.744	4.566	4.836	4.973
		3	3.614	4.403	4.663	4.795
		4	3.490	4.249	4.499	4.626
		5	3.374	4.103	4.343	4.466
		10	2.879	3.481	3.679	3.781
		15	2.503	3.005	3.171	3.256
		20	2.215	2.639	2.779	2.851
		25	1.992	2.355	2.475	2.537

D3 and E1	\$ 1,000	30	1.814	2.131	2.235	2.289
		35	1.670	1.950	2.043	2.090
		40	1.550	1.801	1.884	1.926
		45	1.448	1.676	1.750	1.789
		50	1.359	1.567	1.636	1.671
		55	1.280	1.473	1.536	1.568
		60	1.211	1.390	1.448	1.478
		65	1.149	1.316	1.370	1.398
		70	1.094	1.250	1.301	1.327
		75	1.045	1.191	1.239	1.263
Building Class	Deductible	Sub-limit	Total Property Value			
			\$50,000 Or Less	\$50,001 – \$100,000	\$100,001 – \$250,000	More Than \$250,000
E2 and E3	\$ 1,000	1 %	3.268	3.961	4.189	4.305
		2	3.157	3.822	4.041	4.153
		3	3.052	3.691	3.901	4.008
		4	2.952	3.566	3.768	3.871
		5	2.858	3.448	3.642	3.741
		10	2.461	2.945	3.106	3.188
		15	2.162	2.564	2.697	2.766
		20	1.935	2.273	2.385	2.443
		25	1.761	2.049	2.145	2.194
		30	1.624	1.874	1.958	2.000
		35	1.515	1.735	1.808	1.846
		40	1.424	1.621	1.687	1.720
		45	1.347	1.526	1.585	1.615
		50	1.280	1.443	1.497	1.525
		55	1.220	1.371	1.421	1.446
		60	1.166	1.307	1.353	1.377
		65	1.118	1.249	1.292	1.315
		70	1.075	1.198	1.238	1.259
		75	1.035	1.151	1.189	1.208

Table 75.#56 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value			
			\$100,000 Or Less	\$100,001 – \$250,000	\$250,001 – \$500,000	More Than \$500,000
A1	\$ 2,500	1 %	4.302	5.841	6.236	6.401
		2	4.126	5.601	5.980	6.138
		3	3.961	5.374	5.737	5.890
		4	3.805	5.160	5.508	5.655
		5	3.659	4.957	5.292	5.432
		10	3.044	4.102	4.376	4.491
		15	2.589	3.460	3.686	3.781
		20	2.248	2.976	3.165	3.245
		25	1.990	2.608	2.769	2.837
		30	1.791	2.324	2.463	2.521
		35	1.632	2.100	2.222	2.273
		40	1.503	1.920	2.028	2.073
		45	1.395	1.770	1.868	1.909

		50	<u>1.302</u>	<u>1.644</u>	<u>1.733</u>	<u>1.770</u>
		55	<u>1.222</u>	<u>1.536</u>	<u>1.617</u>	<u>1.651</u>
		60	<u>1.152</u>	<u>1.442</u>	<u>1.517</u>	<u>1.549</u>
		65	<u>1.091</u>	<u>1.360</u>	<u>1.429</u>	<u>1.459</u>
		70	<u>1.037</u>	<u>1.288</u>	<u>1.352</u>	<u>1.380</u>
		75	<u>0.988</u>	<u>1.224</u>	<u>1.284</u>	<u>1.310</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$100,000 Or Less</u>	<u>\$100,001 – \$250,000</u>	<u>\$250,001 – \$500,000</u>	<u>More Than \$500,000</u>
B1 and C1	\$ 2,500	<u>1 %</u>	<u>3.932</u>	<u>5.196</u>	<u>5.518</u>	<u>5.653</u>
		<u>2</u>	<u>3.787</u>	<u>4.999</u>	<u>5.308</u>	<u>5.438</u>
		<u>3</u>	<u>3.650</u>	<u>4.813</u>	<u>5.110</u>	<u>5.235</u>
		<u>4</u>	<u>3.521</u>	<u>4.637</u>	<u>4.922</u>	<u>5.042</u>
		<u>5</u>	<u>3.399</u>	<u>4.471</u>	<u>4.745</u>	<u>4.860</u>
		<u>10</u>	<u>2.884</u>	<u>3.763</u>	<u>3.989</u>	<u>4.084</u>
		<u>15</u>	<u>2.496</u>	<u>3.226</u>	<u>3.414</u>	<u>3.493</u>
		<u>20</u>	<u>2.200</u>	<u>2.815</u>	<u>2.974</u>	<u>3.041</u>
		<u>25</u>	<u>1.970</u>	<u>2.497</u>	<u>2.633</u>	<u>2.690</u>
		<u>30</u>	<u>1.788</u>	<u>2.247</u>	<u>2.365</u>	<u>2.415</u>
		<u>35</u>	<u>1.640</u>	<u>2.046</u>	<u>2.150</u>	<u>2.194</u>
		<u>40</u>	<u>1.515</u>	<u>1.880</u>	<u>1.973</u>	<u>2.012</u>
		<u>45</u>	<u>1.409</u>	<u>1.740</u>	<u>1.824</u>	<u>1.860</u>
		<u>50</u>	<u>1.317</u>	<u>1.619</u>	<u>1.697</u>	<u>1.729</u>
		<u>55</u>	<u>1.236</u>	<u>1.515</u>	<u>1.586</u>	<u>1.616</u>
		<u>60</u>	<u>1.165</u>	<u>1.423</u>	<u>1.489</u>	<u>1.516</u>
		<u>65</u>	<u>1.102</u>	<u>1.342</u>	<u>1.403</u>	<u>1.429</u>
		<u>70</u>	<u>1.046</u>	<u>1.270</u>	<u>1.327</u>	<u>1.351</u>
		<u>75</u>	<u>0.996</u>	<u>1.206</u>	<u>1.260</u>	<u>1.282</u>

**Table 75.#57 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$100,000 Or Less</u>	<u>\$100,001 – \$250,000</u>	<u>\$250,001 – \$500,000</u>	<u>More Than \$500,000</u>
D1, D2, D3 and E1	\$ 2,500	<u>1 %</u>	<u>3.606</u>	<u>4.704</u>	<u>4.982</u>	<u>5.099</u>
		<u>2</u>	<u>3.480</u>	<u>4.533</u>	<u>4.801</u>	<u>4.913</u>
		<u>3</u>	<u>3.360</u>	<u>4.372</u>	<u>4.629</u>	<u>4.737</u>
		<u>4</u>	<u>3.247</u>	<u>4.219</u>	<u>4.467</u>	<u>4.570</u>
		<u>5</u>	<u>3.140</u>	<u>4.074</u>	<u>4.312</u>	<u>4.412</u>
		<u>10</u>	<u>2.687</u>	<u>3.457</u>	<u>3.654</u>	<u>3.736</u>
		<u>15</u>	<u>2.343</u>	<u>2.985</u>	<u>3.149</u>	<u>3.219</u>
		<u>20</u>	<u>2.080</u>	<u>2.622</u>	<u>2.761</u>	<u>2.820</u>
		<u>25</u>	<u>1.876</u>	<u>2.341</u>	<u>2.460</u>	<u>2.510</u>
		<u>30</u>	<u>1.713</u>	<u>2.118</u>	<u>2.222</u>	<u>2.266</u>
		<u>35</u>	<u>1.580</u>	<u>1.939</u>	<u>2.031</u>	<u>2.069</u>
		<u>40</u>	<u>1.469</u>	<u>1.791</u>	<u>1.873</u>	<u>1.908</u>
		<u>45</u>	<u>1.374</u>	<u>1.666</u>	<u>1.741</u>	<u>1.772</u>
		<u>50</u>	<u>1.292</u>	<u>1.559</u>	<u>1.627</u>	<u>1.656</u>
		<u>55</u>	<u>1.218</u>	<u>1.465</u>	<u>1.528</u>	<u>1.554</u>
		<u>60</u>	<u>1.153</u>	<u>1.383</u>	<u>1.441</u>	<u>1.465</u>
		<u>65</u>	<u>1.096</u>	<u>1.309</u>	<u>1.363</u>	<u>1.386</u>

		<u>70</u>	<u>1.044</u>	<u>1.244</u>	<u>1.294</u>	<u>1.315</u>
		<u>75</u>	<u>0.997</u>	<u>1.185</u>	<u>1.233</u>	<u>1.252</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$100,000 Or Less</u>	<u>\$100,001 – \$250,000</u>	<u>\$250,001 – \$500,000</u>	<u>More Than \$500,000</u>
E2 and E3	\$ 2,500	<u>1 %</u>	<u>3.046</u>	<u>3.934</u>	<u>4.160</u>	<u>4.254</u>
		<u>2</u>	<u>2.943</u>	<u>3.796</u>	<u>4.013</u>	<u>4.104</u>
		<u>3</u>	<u>2.847</u>	<u>3.665</u>	<u>3.874</u>	<u>3.961</u>
		<u>4</u>	<u>2.756</u>	<u>3.542</u>	<u>3.742</u>	<u>3.826</u>
		<u>5</u>	<u>2.670</u>	<u>3.424</u>	<u>3.617</u>	<u>3.698</u>
		<u>10</u>	<u>2.307</u>	<u>2.926</u>	<u>3.085</u>	<u>3.152</u>
		<u>15</u>	<u>2.034</u>	<u>2.548</u>	<u>2.680</u>	<u>2.736</u>
		<u>20</u>	<u>1.828</u>	<u>2.259</u>	<u>2.371</u>	<u>2.418</u>
		<u>25</u>	<u>1.669</u>	<u>2.038</u>	<u>2.133</u>	<u>2.173</u>
		<u>30</u>	<u>1.545</u>	<u>1.864</u>	<u>1.947</u>	<u>1.982</u>
		<u>35</u>	<u>1.445</u>	<u>1.726</u>	<u>1.799</u>	<u>1.830</u>
		<u>40</u>	<u>1.361</u>	<u>1.614</u>	<u>1.678</u>	<u>1.706</u>
		<u>45</u>	<u>1.290</u>	<u>1.519</u>	<u>1.577</u>	<u>1.602</u>
		<u>50</u>	<u>1.227</u>	<u>1.437</u>	<u>1.491</u>	<u>1.513</u>
		<u>55</u>	<u>1.171</u>	<u>1.365</u>	<u>1.415</u>	<u>1.435</u>
		<u>60</u>	<u>1.121</u>	<u>1.301</u>	<u>1.347</u>	<u>1.366</u>
		<u>65</u>	<u>1.076</u>	<u>1.244</u>	<u>1.287</u>	<u>1.305</u>
		<u>70</u>	<u>1.035</u>	<u>1.193</u>	<u>1.233</u>	<u>1.250</u>
		<u>75</u>	<u>0.998</u>	<u>1.146</u>	<u>1.184</u>	<u>1.200</u>

**Table 75.#58 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
A1	\$ 5,000	<u>1 %</u>	<u>4.685</u>	<u>5.889</u>	<u>6.236</u>	<u>6.437</u>
		<u>2</u>	<u>4.493</u>	<u>5.647</u>	<u>5.980</u>	<u>6.173</u>
		<u>3</u>	<u>4.313</u>	<u>5.418</u>	<u>5.737</u>	<u>5.923</u>
		<u>4</u>	<u>4.142</u>	<u>5.202</u>	<u>5.508</u>	<u>5.686</u>
		<u>5</u>	<u>3.981</u>	<u>4.998</u>	<u>5.292</u>	<u>5.463</u>
		<u>10</u>	<u>3.306</u>	<u>4.135</u>	<u>4.376</u>	<u>4.516</u>
		<u>15</u>	<u>2.804</u>	<u>3.487</u>	<u>3.686</u>	<u>3.802</u>
		<u>20</u>	<u>2.428</u>	<u>2.999</u>	<u>3.165</u>	<u>3.262</u>
		<u>25</u>	<u>2.143</u>	<u>2.627</u>	<u>2.769</u>	<u>2.851</u>
		<u>30</u>	<u>1.922</u>	<u>2.341</u>	<u>2.463</u>	<u>2.534</u>
		<u>35</u>	<u>1.748</u>	<u>2.115</u>	<u>2.222</u>	<u>2.284</u>
		<u>40</u>	<u>1.606</u>	<u>1.933</u>	<u>2.028</u>	<u>2.083</u>
		<u>45</u>	<u>1.488</u>	<u>1.782</u>	<u>1.868</u>	<u>1.918</u>
		<u>50</u>	<u>1.387</u>	<u>1.655</u>	<u>1.733</u>	<u>1.778</u>
		<u>55</u>	<u>1.300</u>	<u>1.546</u>	<u>1.617</u>	<u>1.659</u>
		<u>60</u>	<u>1.224</u>	<u>1.451</u>	<u>1.517</u>	<u>1.555</u>
		<u>65</u>	<u>1.157</u>	<u>1.368</u>	<u>1.429</u>	<u>1.465</u>
		<u>70</u>	<u>1.099</u>	<u>1.295</u>	<u>1.352</u>	<u>1.386</u>
		<u>75</u>	<u>1.047</u>	<u>1.231</u>	<u>1.284</u>	<u>1.315</u>
			<u>Total Property Value</u>			

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
B1 and C1	\$ 5,000	1 %	4.248	5.235	5.518	5.682
		2	4.090	5.037	5.308	5.466
		3	3.941	4.849	5.110	5.262
		4	3.800	4.672	4.922	5.068
		5	3.666	4.504	4.745	4.885
		10	3.103	3.791	3.989	4.105
		15	2.677	3.249	3.414	3.510
		20	2.353	2.834	2.974	3.055
		25	2.101	2.514	2.633	2.703
		30	1.902	2.261	2.365	2.426
		35	1.741	2.058	2.150	2.203
		40	1.606	1.891	1.973	2.021
		45	1.492	1.750	1.824	1.867
		50	1.393	1.629	1.697	1.736
		55	1.306	1.523	1.586	1.622
		60	1.230	1.431	1.489	1.522
		65	1.162	1.349	1.403	1.434
		70	1.102	1.277	1.327	1.356
		75	1.048	1.213	1.260	1.287

**Table 75.#59 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
D1, D2, D3 and E1	\$ 5,000	1 %	3.881	4.737	4.982	5.124
		2	3.744	4.566	4.801	4.938
		3	3.614	4.403	4.629	4.761
		4	3.490	4.249	4.467	4.593
		5	3.374	4.103	4.312	4.434
		10	2.879	3.481	3.654	3.754
		15	2.503	3.005	3.149	3.234
		20	2.215	2.639	2.761	2.833
		25	1.992	2.355	2.460	2.521
		30	1.814	2.131	2.222	2.275
		35	1.670	1.950	2.031	2.078
		40	1.550	1.801	1.873	1.915
		45	1.448	1.676	1.741	1.779
		50	1.359	1.567	1.627	1.662
		55	1.280	1.473	1.528	1.560
		60	1.211	1.390	1.441	1.470
		65	1.149	1.316	1.363	1.391
		70	1.094	1.250	1.294	1.320
		75	1.045	1.191	1.233	1.257
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>			
			<u>\$250,000 Or Less</u>	<u>\$250,001 – \$500,000</u>	<u>\$500,001 – \$1,000,000</u>	<u>More Than \$1,000,000</u>
		1 %	3.268	3.961	4.160	4.275
		2	3.157	3.822	4.013	4.124



E2 and E3	\$ 5,000	<u>3</u>	<u>3.052</u>	<u>3.691</u>	<u>3.874</u>	<u>3.980</u>
		<u>4</u>	<u>2.952</u>	<u>3.566</u>	<u>3.742</u>	<u>3.844</u>
		<u>5</u>	<u>2.858</u>	<u>3.448</u>	<u>3.617</u>	<u>3.715</u>
		<u>10</u>	<u>2.461</u>	<u>2.945</u>	<u>3.085</u>	<u>3.166</u>
		<u>15</u>	<u>2.162</u>	<u>2.564</u>	<u>2.680</u>	<u>2.748</u>
		<u>20</u>	<u>1.935</u>	<u>2.273</u>	<u>2.371</u>	<u>2.428</u>
		<u>25</u>	<u>1.761</u>	<u>2.049</u>	<u>2.133</u>	<u>2.181</u>
		<u>30</u>	<u>1.624</u>	<u>1.874</u>	<u>1.947</u>	<u>1.989</u>
		<u>35</u>	<u>1.515</u>	<u>1.735</u>	<u>1.799</u>	<u>1.836</u>
		<u>40</u>	<u>1.424</u>	<u>1.621</u>	<u>1.678</u>	<u>1.711</u>
		<u>45</u>	<u>1.347</u>	<u>1.526</u>	<u>1.577</u>	<u>1.607</u>
		<u>50</u>	<u>1.280</u>	<u>1.443</u>	<u>1.491</u>	<u>1.518</u>
		<u>55</u>	<u>1.220</u>	<u>1.371</u>	<u>1.415</u>	<u>1.440</u>
		<u>60</u>	<u>1.166</u>	<u>1.307</u>	<u>1.347</u>	<u>1.371</u>
		<u>65</u>	<u>1.118</u>	<u>1.249</u>	<u>1.287</u>	<u>1.309</u>
		<u>70</u>	<u>1.075</u>	<u>1.198</u>	<u>1.233</u>	<u>1.253</u>
		<u>75</u>	<u>1.035</u>	<u>1.151</u>	<u>1.184</u>	<u>1.203</u>

**Table 75.#60 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
A1	\$ 10,000	<u>1 %</u>	<u>3.338</u>	<u>5.253</u>	<u>5.889</u>	<u>6.416</u>	<u>6.509</u>
		<u>2</u>	<u>3.205</u>	<u>5.037</u>	<u>5.647</u>	<u>6.153</u>	<u>6.241</u>
		<u>3</u>	<u>3.080</u>	<u>4.833</u>	<u>5.418</u>	<u>5.904</u>	<u>5.989</u>
		<u>4</u>	<u>2.963</u>	<u>4.641</u>	<u>5.202</u>	<u>5.668</u>	<u>5.749</u>
		<u>5</u>	<u>2.852</u>	<u>4.460</u>	<u>4.998</u>	<u>5.445</u>	<u>5.523</u>
		<u>10</u>	<u>2.393</u>	<u>3.695</u>	<u>4.135</u>	<u>4.501</u>	<u>4.566</u>
		<u>15</u>	<u>2.055</u>	<u>3.124</u>	<u>3.487</u>	<u>3.790</u>	<u>3.843</u>
		<u>20</u>	<u>1.804</u>	<u>2.695</u>	<u>2.999</u>	<u>3.252</u>	<u>3.297</u>
		<u>25</u>	<u>1.613</u>	<u>2.370</u>	<u>2.627</u>	<u>2.843</u>	<u>2.881</u>
		<u>30</u>	<u>1.465</u>	<u>2.118</u>	<u>2.341</u>	<u>2.527</u>	<u>2.559</u>
		<u>35</u>	<u>1.345</u>	<u>1.920</u>	<u>2.115</u>	<u>2.278</u>	<u>2.306</u>
		<u>40</u>	<u>1.246</u>	<u>1.759</u>	<u>1.933</u>	<u>2.077</u>	<u>2.103</u>
		<u>45</u>	<u>1.163</u>	<u>1.626</u>	<u>1.782</u>	<u>1.912</u>	<u>1.935</u>
		<u>50</u>	<u>1.090</u>	<u>1.513</u>	<u>1.655</u>	<u>1.773</u>	<u>1.794</u>
		<u>55</u>	<u>1.027</u>	<u>1.415</u>	<u>1.546</u>	<u>1.655</u>	<u>1.674</u>
		<u>60</u>	<u>0.972</u>	<u>1.331</u>	<u>1.451</u>	<u>1.551</u>	<u>1.569</u>
		<u>65</u>	<u>0.923</u>	<u>1.256</u>	<u>1.368</u>	<u>1.461</u>	<u>1.478</u>
		<u>70</u>	<u>0.880</u>	<u>1.191</u>	<u>1.295</u>	<u>1.382</u>	<u>1.397</u>
		<u>75</u>	<u>0.842</u>	<u>1.133</u>	<u>1.231</u>	<u>1.312</u>	<u>1.327</u>
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
		<u>1 %</u>	<u>3.133</u>	<u>4.714</u>	<u>5.235</u>	<u>5.665</u>	<u>5.740</u>
		<u>2</u>	<u>3.022</u>	<u>4.537</u>	<u>5.037</u>	<u>5.450</u>	<u>5.522</u>
		<u>3</u>	<u>2.918</u>	<u>4.369</u>	<u>4.849</u>	<u>5.246</u>	<u>5.316</u>
		<u>4</u>	<u>2.819</u>	<u>4.211</u>	<u>4.672</u>	<u>5.053</u>	<u>5.120</u>
		<u>5</u>	<u>2.726</u>	<u>4.061</u>	<u>4.504</u>	<u>4.870</u>	<u>4.935</u>
		<u>10</u>	<u>2.335</u>	<u>3.427</u>	<u>3.791</u>	<u>4.093</u>	<u>4.146</u>

B1 and C1	\$ 10,000	15	2.041	2.946	3.249	3.500	3.544
		20	1.816	2.579	2.834	3.047	3.084
		25	1.641	2.295	2.514	2.696	2.727
		30	1.500	2.071	2.261	2.419	2.447
		35	1.384	1.890	2.058	2.198	2.222
		40	1.285	1.741	1.891	2.016	2.037
		45	1.199	1.614	1.750	1.863	1.883
		50	1.124	1.504	1.629	1.732	1.750
		55	1.058	1.409	1.523	1.618	1.635
		60	1.000	1.325	1.431	1.519	1.534
		65	0.948	1.251	1.349	1.431	1.445
		70	0.902	1.185	1.277	1.353	1.367
		75	0.860	1.126	1.213	1.284	1.297

**Table 75.#61 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
D1, D2, D3 and E1	\$ 10,000	1 %	2.908	4.286	4.737	5.109	5.174
		2	2.810	4.132	4.566	4.923	4.986
		3	2.718	3.987	4.403	4.747	4.807
		4	2.631	3.849	4.249	4.580	4.638
		5	2.549	3.718	4.103	4.421	4.477
		10	2.203	3.163	3.481	3.744	3.790
		15	1.941	2.740	3.005	3.225	3.263
		20	1.740	2.415	2.639	2.825	2.858
		25	1.584	2.163	2.355	2.515	2.543
		30	1.458	1.963	2.131	2.270	2.294
		35	1.353	1.802	1.950	2.073	2.094
		40	1.265	1.669	1.801	1.911	1.930
		45	1.188	1.555	1.676	1.775	1.792
		50	1.120	1.457	1.567	1.658	1.674
		55	1.060	1.372	1.473	1.557	1.571
		60	1.006	1.296	1.390	1.467	1.481
		65	0.958	1.228	1.316	1.388	1.401
		70	0.915	1.168	1.250	1.317	1.329
		75	0.876	1.114	1.191	1.254	1.265
Building Class	Deductible	Sub-limit	Total Property Value				
			\$250,000 Or Less	\$250,001 – \$500,000	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	More Than \$5,000,000
E2 and E3	\$ 10,000	1 %	2.483	3.596	3.961	4.263	4.316
		2	2.404	3.471	3.822	4.112	4.163
		3	2.330	3.353	3.691	3.969	4.018
		4	2.261	3.242	3.566	3.834	3.881
		5	2.195	3.136	3.448	3.705	3.750
		10	1.920	2.689	2.945	3.158	3.195
		15	1.715	2.351	2.564	2.741	2.772
		20	1.560	2.094	2.273	2.422	2.448
		25	1.441	1.896	2.049	2.176	2.199
		30	1.346	1.742	1.874	1.985	2.004

	35	<u>1.268</u>	<u>1.618</u>	<u>1.735</u>	<u>1.832</u>	<u>1.849</u>
	40	<u>1.202</u>	<u>1.517</u>	<u>1.621</u>	<u>1.708</u>	<u>1.723</u>
	45	<u>1.145</u>	<u>1.431</u>	<u>1.526</u>	<u>1.604</u>	<u>1.618</u>
	50	<u>1.093</u>	<u>1.357</u>	<u>1.443</u>	<u>1.515</u>	<u>1.528</u>
	55	<u>1.047</u>	<u>1.291</u>	<u>1.371</u>	<u>1.437</u>	<u>1.449</u>
	60	<u>1.006</u>	<u>1.233</u>	<u>1.307</u>	<u>1.368</u>	<u>1.379</u>
	65	<u>0.968</u>	<u>1.180</u>	<u>1.249</u>	<u>1.307</u>	<u>1.317</u>
	70	<u>0.934</u>	<u>1.133</u>	<u>1.198</u>	<u>1.251</u>	<u>1.260</u>
	75	<u>0.903</u>	<u>1.090</u>	<u>1.151</u>	<u>1.201</u>	<u>1.210</u>

**Table 75.#62 Sub-limit Factors – Deductible Tier 3**

<b>Building Class</b>	<b>Deductible</b>	<b>Sub-limit</b>	<b>Total Property Value</b>				
			<b><u>\$500,000 Or Less</u></b>	<b><u>\$500,001 – \$1,000,000</u></b>	<b><u>\$1,000,001 – \$5,000,000</u></b>	<b><u>\$5,000,001 – \$10,000,000</u></b>	<b><u>More Than \$10,000,000</u></b>
A1	\$ 25,000	1 %	<u>2.830</u>	<u>4.961</u>	<u>6.147</u>	<u>6.416</u>	<u>6.525</u>
		2	<u>2.720</u>	<u>4.757</u>	<u>5.895</u>	<u>6.153</u>	<u>6.257</u>
		3	<u>2.617</u>	<u>4.565</u>	<u>5.656</u>	<u>5.904</u>	<u>6.004</u>
		4	<u>2.521</u>	<u>4.384</u>	<u>5.430</u>	<u>5.668</u>	<u>5.764</u>
		5	<u>2.430</u>	<u>4.213</u>	<u>5.217</u>	<u>5.445</u>	<u>5.537</u>
		10	<u>2.054</u>	<u>3.495</u>	<u>4.314</u>	<u>4.501</u>	<u>4.577</u>
		15	<u>1.778</u>	<u>2.959</u>	<u>3.635</u>	<u>3.790</u>	<u>3.853</u>
		20	<u>1.573</u>	<u>2.557</u>	<u>3.123</u>	<u>3.252</u>	<u>3.305</u>
		25	<u>1.417</u>	<u>2.252</u>	<u>2.733</u>	<u>2.843</u>	<u>2.887</u>
		30	<u>1.295</u>	<u>2.017</u>	<u>2.431</u>	<u>2.527</u>	<u>2.565</u>
		35	<u>1.195</u>	<u>1.831</u>	<u>2.194</u>	<u>2.278</u>	<u>2.312</u>
		40	<u>1.112</u>	<u>1.680</u>	<u>2.003</u>	<u>2.077</u>	<u>2.108</u>
		45	<u>1.040</u>	<u>1.555</u>	<u>1.846</u>	<u>1.912</u>	<u>1.939</u>
		50	<u>0.978</u>	<u>1.448</u>	<u>1.713</u>	<u>1.773</u>	<u>1.798</u>
		55	<u>0.924</u>	<u>1.356</u>	<u>1.599</u>	<u>1.655</u>	<u>1.677</u>
		60	<u>0.877</u>	<u>1.276</u>	<u>1.500</u>	<u>1.551</u>	<u>1.572</u>
		65	<u>0.835</u>	<u>1.205</u>	<u>1.414</u>	<u>1.461</u>	<u>1.481</u>
		70	<u>0.798</u>	<u>1.144</u>	<u>1.338</u>	<u>1.382</u>	<u>1.400</u>
		75	<u>0.764</u>	<u>1.089</u>	<u>1.271</u>	<u>1.312</u>	<u>1.329</u>
<b>Building Class</b>	<b>Deductible</b>	<b>Sub-limit</b>	<b>Total Property Value</b>				
			<b><u>\$500,000 Or Less</u></b>	<b><u>\$500,001 – \$1,000,000</u></b>	<b><u>\$1,000,001 – \$5,000,000</u></b>	<b><u>\$5,000,001 – \$10,000,000</u></b>	<b><u>More Than \$10,000,000</u></b>
B1 and C1	\$ 25,000	1 %	<u>2.708</u>	<u>4.474</u>	<u>5.446</u>	<u>5.665</u>	<u>5.754</u>
		2	<u>2.616</u>	<u>4.307</u>	<u>5.239</u>	<u>5.450</u>	<u>5.535</u>
		3	<u>2.528</u>	<u>4.149</u>	<u>5.044</u>	<u>5.246</u>	<u>5.328</u>
		4	<u>2.446</u>	<u>3.999</u>	<u>4.858</u>	<u>5.053</u>	<u>5.132</u>
		5	<u>2.369</u>	<u>3.858</u>	<u>4.683</u>	<u>4.870</u>	<u>4.946</u>
		10	<u>2.044</u>	<u>3.260</u>	<u>3.938</u>	<u>4.093</u>	<u>4.155</u>
		15	<u>1.800</u>	<u>2.808</u>	<u>3.372</u>	<u>3.500</u>	<u>3.552</u>
		20	<u>1.613</u>	<u>2.463</u>	<u>2.938</u>	<u>3.047</u>	<u>3.091</u>
		25	<u>1.466</u>	<u>2.195</u>	<u>2.603</u>	<u>2.696</u>	<u>2.733</u>
		30	<u>1.346</u>	<u>1.984</u>	<u>2.339</u>	<u>2.419</u>	<u>2.452</u>
		35	<u>1.246</u>	<u>1.813</u>	<u>2.126</u>	<u>2.198</u>	<u>2.227</u>
		40	<u>1.161</u>	<u>1.672</u>	<u>1.952</u>	<u>2.016</u>	<u>2.041</u>
		45	<u>1.086</u>	<u>1.551</u>	<u>1.805</u>	<u>1.863</u>	<u>1.886</u>
		50	<u>1.020</u>	<u>1.447</u>	<u>1.679</u>	<u>1.732</u>	<u>1.753</u>

	55	0.962	1.356	1.570	1.618	1.638
	60	0.910	1.276	1.474	1.519	1.537
	65	0.865	1.205	1.389	1.431	1.448
	70	0.824	1.142	1.314	1.353	1.369
	75	0.787	1.086	1.248	1.284	1.299

**Table 75.#63 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
D1, D2, D3 and E1	\$ 25,000	1 %	2.534	4.078	4.920	5.109	5.186
		2	2.452	3.933	4.741	4.923	4.997
		3	2.375	3.795	4.572	4.747	4.818
		4	2.302	3.665	4.411	4.580	4.648
		5	2.234	3.541	4.259	4.421	4.487
		10	1.945	3.017	3.610	3.744	3.798
		15	1.727	2.618	3.112	3.225	3.270
		20	1.560	2.312	2.730	2.825	2.864
		25	1.428	2.075	2.433	2.515	2.548
		30	1.320	1.887	2.199	2.270	2.298
		35	1.231	1.734	2.010	2.073	2.098
		40	1.154	1.608	1.855	1.911	1.934
		45	1.086	1.500	1.724	1.775	1.795
		50	1.026	1.407	1.612	1.658	1.677
		55	0.973	1.325	1.514	1.557	1.574
		60	0.925	1.252	1.428	1.467	1.483
		65	0.883	1.188	1.351	1.388	1.403
		70	0.844	1.130	1.283	1.317	1.331
		75	0.810	1.078	1.222	1.254	1.267
Building Class	Deductible	Sub-limit	Total Property Value				
			\$500,000 Or Less	\$500,001 – \$1,000,000	\$1,000,001 – \$5,000,000	\$5,000,001 – \$10,000,000	More Than \$10,000,000
E2 and E3	\$ 25,000	1 %	2.183	3.427	4.109	4.263	4.325
		2	2.117	3.310	3.964	4.112	4.172
		3	2.056	3.198	3.827	3.969	4.027
		4	1.998	3.093	3.697	3.834	3.889
		5	1.944	2.993	3.574	3.705	3.758
		10	1.716	2.572	3.049	3.158	3.202
		15	1.547	2.253	2.650	2.741	2.777
		20	1.419	2.012	2.346	2.422	2.453
		25	1.320	1.826	2.111	2.176	2.203
		30	1.241	1.681	1.928	1.985	2.008
		35	1.174	1.565	1.783	1.832	1.852
		40	1.117	1.469	1.664	1.708	1.726
		45	1.067	1.388	1.564	1.604	1.620
		50	1.021	1.317	1.478	1.515	1.530
		55	0.980	1.254	1.404	1.437	1.451
		60	0.943	1.198	1.337	1.368	1.381
		65	0.909	1.148	1.277	1.307	1.318
		70	0.879	1.103	1.224	1.251	1.262

		<u>75</u>	<u>0.851</u>	<u>1.062</u>	<u>1.176</u>	<u>1.201</u>	<u>1.212</u>
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**Table 75.#64 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
A1	\$ 50,000	<u>1 %</u>	<u>2.830</u>	<u>5.457</u>	<u>6.003</u>	<u>6.247</u>	<u>6.450</u>
		<u>2</u>	<u>2.720</u>	<u>5.232</u>	<u>5.756</u>	<u>5.991</u>	<u>6.185</u>
		<u>3</u>	<u>2.617</u>	<u>5.021</u>	<u>5.523</u>	<u>5.748</u>	<u>5.934</u>
		<u>4</u>	<u>2.521</u>	<u>4.821</u>	<u>5.302</u>	<u>5.518</u>	<u>5.697</u>
		<u>5</u>	<u>2.430</u>	<u>4.632</u>	<u>5.094</u>	<u>5.301</u>	<u>5.473</u>
		<u>10</u>	<u>2.054</u>	<u>3.836</u>	<u>4.214</u>	<u>4.384</u>	<u>4.525</u>
		<u>15</u>	<u>1.778</u>	<u>3.240</u>	<u>3.552</u>	<u>3.692</u>	<u>3.809</u>
		<u>20</u>	<u>1.573</u>	<u>2.792</u>	<u>3.053</u>	<u>3.171</u>	<u>3.268</u>
		<u>25</u>	<u>1.417</u>	<u>2.452</u>	<u>2.673</u>	<u>2.773</u>	<u>2.856</u>
		<u>30</u>	<u>1.295</u>	<u>2.189</u>	<u>2.380</u>	<u>2.467</u>	<u>2.538</u>
		<u>35</u>	<u>1.195</u>	<u>1.982</u>	<u>2.150</u>	<u>2.225</u>	<u>2.288</u>
		<u>40</u>	<u>1.112</u>	<u>1.815</u>	<u>1.964</u>	<u>2.031</u>	<u>2.087</u>
		<u>45</u>	<u>1.040</u>	<u>1.676</u>	<u>1.810</u>	<u>1.870</u>	<u>1.921</u>
		<u>50</u>	<u>0.978</u>	<u>1.558</u>	<u>1.680</u>	<u>1.735</u>	<u>1.781</u>
		<u>55</u>	<u>0.924</u>	<u>1.457</u>	<u>1.569</u>	<u>1.620</u>	<u>1.661</u>
		<u>60</u>	<u>0.877</u>	<u>1.369</u>	<u>1.473</u>	<u>1.519</u>	<u>1.558</u>
		<u>65</u>	<u>0.835</u>	<u>1.292</u>	<u>1.388</u>	<u>1.431</u>	<u>1.467</u>
		<u>70</u>	<u>0.798</u>	<u>1.225</u>	<u>1.314</u>	<u>1.354</u>	<u>1.388</u>
		<u>75</u>	<u>0.764</u>	<u>1.165</u>	<u>1.248</u>	<u>1.286</u>	<u>1.317</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
B1 and C1	\$ 50,000	<u>1 %</u>	<u>2.708</u>	<u>4.881</u>	<u>5.327</u>	<u>5.527</u>	<u>5.692</u>
		<u>2</u>	<u>2.616</u>	<u>4.697</u>	<u>5.126</u>	<u>5.317</u>	<u>5.476</u>
		<u>3</u>	<u>2.528</u>	<u>4.523</u>	<u>4.935</u>	<u>5.119</u>	<u>5.271</u>
		<u>4</u>	<u>2.446</u>	<u>4.359</u>	<u>4.754</u>	<u>4.931</u>	<u>5.077</u>
		<u>5</u>	<u>2.369</u>	<u>4.203</u>	<u>4.583</u>	<u>4.753</u>	<u>4.894</u>
		<u>10</u>	<u>2.044</u>	<u>3.543</u>	<u>3.856</u>	<u>3.996</u>	<u>4.112</u>
		<u>15</u>	<u>1.800</u>	<u>3.043</u>	<u>3.303</u>	<u>3.420</u>	<u>3.516</u>
		<u>20</u>	<u>1.613</u>	<u>2.661</u>	<u>2.880</u>	<u>2.978</u>	<u>3.060</u>
		<u>25</u>	<u>1.466</u>	<u>2.365</u>	<u>2.553</u>	<u>2.637</u>	<u>2.707</u>
		<u>30</u>	<u>1.346</u>	<u>2.132</u>	<u>2.295</u>	<u>2.369</u>	<u>2.429</u>
		<u>35</u>	<u>1.246</u>	<u>1.944</u>	<u>2.088</u>	<u>2.153</u>	<u>2.207</u>
		<u>40</u>	<u>1.161</u>	<u>1.789</u>	<u>1.918</u>	<u>1.976</u>	<u>2.024</u>
		<u>45</u>	<u>1.086</u>	<u>1.657</u>	<u>1.774</u>	<u>1.827</u>	<u>1.870</u>
		<u>50</u>	<u>1.020</u>	<u>1.544</u>	<u>1.651</u>	<u>1.699</u>	<u>1.738</u>
		<u>55</u>	<u>0.962</u>	<u>1.446</u>	<u>1.544</u>	<u>1.588</u>	<u>1.624</u>
		<u>60</u>	<u>0.910</u>	<u>1.359</u>	<u>1.450</u>	<u>1.491</u>	<u>1.524</u>
		<u>65</u>	<u>0.865</u>	<u>1.282</u>	<u>1.367</u>	<u>1.405</u>	<u>1.436</u>
		<u>70</u>	<u>0.824</u>	<u>1.214</u>	<u>1.293</u>	<u>1.329</u>	<u>1.358</u>
		<u>75</u>	<u>0.787</u>	<u>1.154</u>	<u>1.228</u>	<u>1.261</u>	<u>1.289</u>

**Table 75.#65 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
D1, D2, D3 and E1	\$ 50,000	<u>1 %</u>	<u>2.534</u>	<u>4.431</u>	<u>4.818</u>	<u>4.990</u>	<u>5.133</u>
		<u>2</u>	<u>2.452</u>	<u>4.272</u>	<u>4.643</u>	<u>4.809</u>	<u>4.946</u>
		<u>3</u>	<u>2.375</u>	<u>4.120</u>	<u>4.477</u>	<u>4.637</u>	<u>4.769</u>
		<u>4</u>	<u>2.302</u>	<u>3.977</u>	<u>4.320</u>	<u>4.474</u>	<u>4.601</u>
		<u>5</u>	<u>2.234</u>	<u>3.842</u>	<u>4.172</u>	<u>4.319</u>	<u>4.441</u>
		<u>10</u>	<u>1.945</u>	<u>3.265</u>	<u>3.537</u>	<u>3.659</u>	<u>3.761</u>
		<u>15</u>	<u>1.727</u>	<u>2.825</u>	<u>3.052</u>	<u>3.154</u>	<u>3.239</u>
		<u>20</u>	<u>1.560</u>	<u>2.487</u>	<u>2.679</u>	<u>2.765</u>	<u>2.837</u>
		<u>25</u>	<u>1.428</u>	<u>2.224</u>	<u>2.389</u>	<u>2.463</u>	<u>2.525</u>
		<u>30</u>	<u>1.320</u>	<u>2.017</u>	<u>2.161</u>	<u>2.225</u>	<u>2.278</u>
		<u>35</u>	<u>1.231</u>	<u>1.850</u>	<u>1.976</u>	<u>2.033</u>	<u>2.080</u>
		<u>40</u>	<u>1.154</u>	<u>1.711</u>	<u>1.825</u>	<u>1.876</u>	<u>1.918</u>
		<u>45</u>	<u>1.086</u>	<u>1.594</u>	<u>1.697</u>	<u>1.743</u>	<u>1.781</u>
		<u>50</u>	<u>1.026</u>	<u>1.493</u>	<u>1.587</u>	<u>1.629</u>	<u>1.664</u>
		<u>55</u>	<u>0.973</u>	<u>1.404</u>	<u>1.491</u>	<u>1.530</u>	<u>1.562</u>
		<u>60</u>	<u>0.925</u>	<u>1.326</u>	<u>1.406</u>	<u>1.442</u>	<u>1.472</u>
		<u>65</u>	<u>0.883</u>	<u>1.256</u>	<u>1.331</u>	<u>1.365</u>	<u>1.393</u>
		<u>70</u>	<u>0.844</u>	<u>1.194</u>	<u>1.264</u>	<u>1.296</u>	<u>1.322</u>
		<u>75</u>	<u>0.810</u>	<u>1.139</u>	<u>1.204</u>	<u>1.234</u>	<u>1.258</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
E2 and E3	\$ 50,000	<u>1 %</u>	<u>2.183</u>	<u>3.713</u>	<u>4.026</u>	<u>4.166</u>	<u>4.282</u>
		<u>2</u>	<u>2.117</u>	<u>3.584</u>	<u>3.885</u>	<u>4.019</u>	<u>4.130</u>
		<u>3</u>	<u>2.056</u>	<u>3.462</u>	<u>3.751</u>	<u>3.880</u>	<u>3.987</u>
		<u>4</u>	<u>1.998</u>	<u>3.346</u>	<u>3.624</u>	<u>3.748</u>	<u>3.851</u>
		<u>5</u>	<u>1.944</u>	<u>3.236</u>	<u>3.503</u>	<u>3.623</u>	<u>3.722</u>
		<u>10</u>	<u>1.716</u>	<u>2.771</u>	<u>2.991</u>	<u>3.090</u>	<u>3.171</u>
		<u>15</u>	<u>1.547</u>	<u>2.419</u>	<u>2.602</u>	<u>2.684</u>	<u>2.752</u>
		<u>20</u>	<u>1.419</u>	<u>2.151</u>	<u>2.305</u>	<u>2.374</u>	<u>2.431</u>
		<u>25</u>	<u>1.320</u>	<u>1.945</u>	<u>2.076</u>	<u>2.135</u>	<u>2.184</u>
		<u>30</u>	<u>1.241</u>	<u>1.784</u>	<u>1.898</u>	<u>1.949</u>	<u>1.992</u>
		<u>35</u>	<u>1.174</u>	<u>1.656</u>	<u>1.756</u>	<u>1.801</u>	<u>1.838</u>
		<u>40</u>	<u>1.117</u>	<u>1.550</u>	<u>1.640</u>	<u>1.680</u>	<u>1.714</u>
		<u>45</u>	<u>1.067</u>	<u>1.462</u>	<u>1.543</u>	<u>1.579</u>	<u>1.609</u>
		<u>50</u>	<u>1.021</u>	<u>1.385</u>	<u>1.459</u>	<u>1.492</u>	<u>1.520</u>
		<u>55</u>	<u>0.980</u>	<u>1.317</u>	<u>1.385</u>	<u>1.416</u>	<u>1.441</u>
		<u>60</u>	<u>0.943</u>	<u>1.256</u>	<u>1.320</u>	<u>1.349</u>	<u>1.372</u>
		<u>65</u>	<u>0.909</u>	<u>1.202</u>	<u>1.262</u>	<u>1.288</u>	<u>1.310</u>
		<u>70</u>	<u>0.879</u>	<u>1.154</u>	<u>1.209</u>	<u>1.234</u>	<u>1.255</u>
		<u>75</u>	<u>0.851</u>	<u>1.110</u>	<u>1.162</u>	<u>1.185</u>	<u>1.204</u>

**Table 75.#66 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
		<u>1 %</u>	<u>1.919</u>	<u>4.961</u>	<u>5.723</u>	<u>6.077</u>	<u>6.376</u>

A1	\$ 75,000	2	1.853	4.757	5.488	5.827	6.114
		3	1.790	4.565	5.266	5.591	5.866
		4	1.732	4.384	5.056	5.368	5.632
		5	1.677	4.213	4.857	5.157	5.410
		10	1.452	3.495	4.020	4.265	4.473
		15	1.288	2.959	3.392	3.595	3.767
		20	1.164	2.557	2.919	3.089	3.233
		25	1.068	2.252	2.560	2.704	2.826
		30	0.989	2.017	2.282	2.407	2.512
		35	0.923	1.831	2.064	2.173	2.265
		40	0.866	1.680	1.887	1.984	2.066
		45	0.817	1.555	1.741	1.828	1.902
		50	0.773	1.448	1.618	1.697	1.764
		55	0.735	1.356	1.512	1.584	1.646
		60	0.702	1.276	1.420	1.487	1.544
		65	0.672	1.205	1.339	1.401	1.454
		70	0.645	1.144	1.268	1.326	1.376
		75	0.620	1.089	1.205	1.260	1.306
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
B1 and C1	\$ 75,000	1 %	1.932	4.474	5.099	5.388	5.632
		2	1.874	4.307	4.906	5.184	5.418
		3	1.819	4.149	4.724	4.990	5.215
		4	1.768	3.999	4.552	4.808	5.024
		5	1.719	3.858	4.388	4.634	4.842
		10	1.516	3.260	3.696	3.898	4.069
		15	1.361	2.808	3.170	3.338	3.481
		20	1.240	2.463	2.768	2.910	3.030
		25	1.142	2.195	2.457	2.578	2.682
		30	1.059	1.984	2.212	2.318	2.407
		35	0.988	1.813	2.014	2.108	2.187
		40	0.925	1.672	1.852	1.935	2.006
		45	0.870	1.551	1.714	1.790	1.854
		50	0.821	1.447	1.596	1.666	1.724
		55	0.778	1.356	1.494	1.557	1.611
		60	0.739	1.276	1.403	1.462	1.512
		65	0.705	1.205	1.324	1.378	1.425
		70	0.674	1.142	1.253	1.304	1.347
		75	0.645	1.086	1.190	1.238	1.279

**Table 75.#67 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	1.846	4.078	4.620	4.870	5.081
		2	1.794	3.933	4.453	4.693	4.896
		3	1.745	3.795	4.295	4.526	4.720
		4	1.699	3.665	4.145	4.367	4.554
		5	1.656	3.541	4.003	4.217	4.397

D1, D2, D3 and E1	\$ 75,000	10	1.474	3.017	3.398	3.574	3.724
		15	1.335	2.618	2.936	3.083	3.208
		20	1.226	2.312	2.581	2.705	2.811
		25	1.138	2.075	2.305	2.412	2.502
		30	1.064	1.887	2.087	2.180	2.259
		35	0.999	1.734	1.912	1.994	2.063
		40	0.943	1.608	1.767	1.840	1.902
		45	0.892	1.500	1.644	1.711	1.767
		50	0.847	1.407	1.539	1.600	1.651
		55	0.806	1.325	1.447	1.503	1.550
		60	0.770	1.252	1.365	1.417	1.461
		65	0.738	1.188	1.293	1.342	1.382
		70	0.708	1.130	1.229	1.274	1.312
		75	0.681	1.078	1.171	1.213	1.249
Building Class	Deductible	Sub- limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
E2 and E3	\$ 75,000	1 %	1.637	3.427	3.866	4.069	4.240
		2	1.596	3.310	3.731	3.926	4.090
		3	1.558	3.198	3.603	3.790	3.948
		4	1.522	3.093	3.481	3.661	3.813
		5	1.488	2.993	3.367	3.539	3.685
		10	1.348	2.572	2.879	3.021	3.142
		15	1.244	2.253	2.508	2.627	2.727
		20	1.164	2.012	2.226	2.326	2.410
		25	1.100	1.826	2.009	2.094	2.166
		30	1.046	1.681	1.840	1.914	1.976
		35	0.999	1.565	1.705	1.770	1.825
		40	0.957	1.469	1.594	1.652	1.701
		45	0.919	1.388	1.501	1.554	1.598
		50	0.884	1.317	1.421	1.469	1.510
		55	0.852	1.254	1.350	1.395	1.432
		60	0.823	1.198	1.288	1.329	1.363
		65	0.797	1.148	1.231	1.270	1.302
		70	0.773	1.103	1.181	1.217	1.247
		75	0.751	1.062	1.135	1.169	1.197

Table 75.#68 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub- limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	1.371	4.511	5.457	5.911	6.303
		2	1.331	4.326	5.232	5.668	6.044
		3	1.294	4.152	5.021	5.438	5.799
		4	1.260	3.989	4.821	5.221	5.568
		5	1.227	3.834	4.632	5.016	5.349
		10	1.093	3.187	3.836	4.150	4.423
		15	0.993	2.706	3.240	3.499	3.725
		20	0.915	2.346	2.792	3.009	3.198
		25	0.852	2.073	2.452	2.636	2.796



A1	\$ 100,000	30	0.798	1.862	2.189	2.348	2.487
		35	0.751	1.695	1.982	2.122	2.243
		40	0.709	1.559	1.815	1.939	2.046
		45	0.673	1.445	1.676	1.787	1.884
		50	0.641	1.348	1.558	1.660	1.748
		55	0.613	1.264	1.457	1.550	1.631
		60	0.588	1.191	1.369	1.455	1.530
		65	0.566	1.127	1.292	1.372	1.441
		70	0.545	1.070	1.225	1.299	1.364
		75	0.526	1.020	1.165	1.234	1.295
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
B1 and C1	\$ 100,000	1 %	1.446	4.104	4.881	5.253	5.573
		2	1.409	3.952	4.697	5.054	5.361
		3	1.375	3.808	4.523	4.866	5.161
		4	1.343	3.673	4.359	4.688	4.971
		5	1.312	3.545	4.203	4.519	4.792
		10	1.182	3.003	3.543	3.803	4.028
		15	1.081	2.594	3.043	3.259	3.446
		20	0.998	2.283	2.661	2.843	3.001
		25	0.927	2.042	2.365	2.521	2.656
		30	0.866	1.850	2.132	2.268	2.385
		35	0.812	1.695	1.944	2.064	2.168
		40	0.764	1.565	1.789	1.896	1.989
		45	0.721	1.454	1.657	1.755	1.839
		50	0.684	1.358	1.544	1.633	1.710
		55	0.650	1.274	1.446	1.527	1.598
		60	0.620	1.200	1.359	1.435	1.500
		65	0.593	1.135	1.282	1.353	1.413
		70	0.569	1.076	1.214	1.280	1.337
		75	0.547	1.024	1.154	1.216	1.269

Table 75.#69 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
D1, D2, D3 and E1	\$ 100,000	1 %	1.411	3.756	4.431	4.753	5.029
		2	1.378	3.624	4.272	4.581	4.846
		3	1.348	3.498	4.120	4.418	4.673
		4	1.319	3.380	3.977	4.263	4.509
		5	1.291	3.268	3.842	4.116	4.353
		10	1.174	2.792	3.265	3.492	3.687
		15	1.083	2.430	2.825	3.014	3.177
		20	1.008	2.154	2.487	2.647	2.785
		25	0.945	1.939	2.224	2.362	2.480
		30	0.890	1.768	2.017	2.137	2.240
		35	0.841	1.629	1.850	1.955	2.046
		40	0.797	1.513	1.711	1.806	1.887
		45	0.757	1.414	1.594	1.680	1.753

		50	<u>0.721</u>	<u>1.328</u>	<u>1.493</u>	<u>1.571</u>	<u>1.639</u>
		55	<u>0.690</u>	<u>1.252</u>	<u>1.404</u>	<u>1.476</u>	<u>1.539</u>
		60	<u>0.661</u>	<u>1.185</u>	<u>1.326</u>	<u>1.393</u>	<u>1.451</u>
		65	<u>0.635</u>	<u>1.125</u>	<u>1.256</u>	<u>1.319</u>	<u>1.372</u>
		70	<u>0.611</u>	<u>1.071</u>	<u>1.194</u>	<u>1.253</u>	<u>1.303</u>
		75	<u>0.590</u>	<u>1.023</u>	<u>1.139</u>	<u>1.193</u>	<u>1.241</u>
Building Class	Deductible	Sub-limit	Total Property Value				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
E2 and E3	\$ 100,000	1 %	<u>1.299</u>	<u>3.167</u>	<u>3.713</u>	<u>3.974</u>	<u>4.198</u>
		2	<u>1.274</u>	<u>3.060</u>	<u>3.584</u>	<u>3.834</u>	<u>4.050</u>
		3	<u>1.251</u>	<u>2.958</u>	<u>3.462</u>	<u>3.702</u>	<u>3.909</u>
		4	<u>1.229</u>	<u>2.863</u>	<u>3.346</u>	<u>3.577</u>	<u>3.776</u>
		5	<u>1.208</u>	<u>2.773</u>	<u>3.236</u>	<u>3.458</u>	<u>3.650</u>
		10	<u>1.122</u>	<u>2.391</u>	<u>2.771</u>	<u>2.954</u>	<u>3.112</u>
		15	<u>1.056</u>	<u>2.103</u>	<u>2.419</u>	<u>2.571</u>	<u>2.703</u>
		20	<u>1.003</u>	<u>1.886</u>	<u>2.151</u>	<u>2.279</u>	<u>2.390</u>
		25	<u>0.958</u>	<u>1.719</u>	<u>1.945</u>	<u>2.054</u>	<u>2.149</u>
		30	<u>0.918</u>	<u>1.588</u>	<u>1.784</u>	<u>1.879</u>	<u>1.961</u>
		35	<u>0.881</u>	<u>1.483</u>	<u>1.656</u>	<u>1.739</u>	<u>1.811</u>
		40	<u>0.847</u>	<u>1.395</u>	<u>1.550</u>	<u>1.625</u>	<u>1.689</u>
		45	<u>0.817</u>	<u>1.321</u>	<u>1.462</u>	<u>1.529</u>	<u>1.587</u>
		50	<u>0.788</u>	<u>1.256</u>	<u>1.385</u>	<u>1.446</u>	<u>1.500</u>
		55	<u>0.762</u>	<u>1.198</u>	<u>1.317</u>	<u>1.374</u>	<u>1.423</u>
		60	<u>0.739</u>	<u>1.146</u>	<u>1.256</u>	<u>1.309</u>	<u>1.355</u>
		65	<u>0.718</u>	<u>1.099</u>	<u>1.202</u>	<u>1.252</u>	<u>1.294</u>
		70	<u>0.699</u>	<u>1.057</u>	<u>1.154</u>	<u>1.200</u>	<u>1.240</u>
		75	<u>0.680</u>	<u>1.018</u>	<u>1.110</u>	<u>1.153</u>	<u>1.190</u>

Table 75.#70 Sub-limit Factors – Deductible Tier 3

Building Class	Deductible	Sub-limit	Total Property Value				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
A1	\$ 250,000	1 %	<u>1.045</u>	<u>2.587</u>	<u>4.103</u>	<u>5.007</u>	<u>5.895</u>
		2	<u>1.022</u>	<u>2.489</u>	<u>3.936</u>	<u>4.801</u>	<u>5.653</u>
		3	<u>0.999</u>	<u>2.396</u>	<u>3.779</u>	<u>4.607</u>	<u>5.424</u>
		4	<u>0.979</u>	<u>2.310</u>	<u>3.631</u>	<u>4.424</u>	<u>5.208</u>
		5	<u>0.959</u>	<u>2.229</u>	<u>3.492</u>	<u>4.252</u>	<u>5.004</u>
		10	<u>0.876</u>	<u>1.892</u>	<u>2.909</u>	<u>3.526</u>	<u>4.140</u>
		15	<u>0.811</u>	<u>1.647</u>	<u>2.478</u>	<u>2.985</u>	<u>3.492</u>
		20	<u>0.758</u>	<u>1.464</u>	<u>2.156</u>	<u>2.579</u>	<u>3.003</u>
		25	<u>0.712</u>	<u>1.324</u>	<u>1.912</u>	<u>2.271</u>	<u>2.631</u>
		30	<u>0.671</u>	<u>1.214</u>	<u>1.723</u>	<u>2.033</u>	<u>2.344</u>
		35	<u>0.635</u>	<u>1.123</u>	<u>1.573</u>	<u>1.845</u>	<u>2.117</u>
		40	<u>0.604</u>	<u>1.047</u>	<u>1.450</u>	<u>1.693</u>	<u>1.935</u>
		45	<u>0.576</u>	<u>0.981</u>	<u>1.347</u>	<u>1.566</u>	<u>1.784</u>
		50	<u>0.552</u>	<u>0.924</u>	<u>1.258</u>	<u>1.458</u>	<u>1.657</u>
		55	<u>0.530</u>	<u>0.874</u>	<u>1.182</u>	<u>1.365</u>	<u>1.547</u>
		60	<u>0.511</u>	<u>0.831</u>	<u>1.115</u>	<u>1.284</u>	<u>1.453</u>
		65	<u>0.492</u>	<u>0.792</u>	<u>1.056</u>	<u>1.213</u>	<u>1.370</u>

		<u>70</u>	<u>0.476</u>	<u>0.758</u>	<u>1.004</u>	<u>1.151</u>	<u>1.297</u>
		<u>75</u>	<u>N/A</u>	<u>0.726</u>	<u>0.958</u>	<u>1.096</u>	<u>1.232</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>B1 and C1</u>	<u>\$ 250,000</u>	<u>1 %</u>	<u>1.139</u>	<u>2.503</u>	<u>3.768</u>	<u>4.512</u>	<u>5.239</u>
		<u>2</u>	<u>1.116</u>	<u>2.420</u>	<u>3.630</u>	<u>4.343</u>	<u>5.041</u>
		<u>3</u>	<u>1.093</u>	<u>2.341</u>	<u>3.499</u>	<u>4.183</u>	<u>4.853</u>
		<u>4</u>	<u>1.072</u>	<u>2.267</u>	<u>3.376</u>	<u>4.033</u>	<u>4.676</u>
		<u>5</u>	<u>1.052</u>	<u>2.197</u>	<u>3.260</u>	<u>3.890</u>	<u>4.508</u>
		<u>10</u>	<u>0.965</u>	<u>1.904</u>	<u>2.771</u>	<u>3.286</u>	<u>3.794</u>
		<u>15</u>	<u>0.893</u>	<u>1.684</u>	<u>2.402</u>	<u>2.829</u>	<u>3.252</u>
		<u>20</u>	<u>0.831</u>	<u>1.515</u>	<u>2.121</u>	<u>2.481</u>	<u>2.837</u>
		<u>25</u>	<u>0.777</u>	<u>1.381</u>	<u>1.902</u>	<u>2.211</u>	<u>2.516</u>
		<u>30</u>	<u>0.729</u>	<u>1.272</u>	<u>1.729</u>	<u>1.998</u>	<u>2.264</u>
		<u>35</u>	<u>0.686</u>	<u>1.180</u>	<u>1.587</u>	<u>1.826</u>	<u>2.060</u>
		<u>40</u>	<u>0.647</u>	<u>1.100</u>	<u>1.468</u>	<u>1.682</u>	<u>1.892</u>
		<u>45</u>	<u>0.614</u>	<u>1.030</u>	<u>1.366</u>	<u>1.561</u>	<u>1.751</u>
		<u>50</u>	<u>0.584</u>	<u>0.969</u>	<u>1.278</u>	<u>1.456</u>	<u>1.630</u>
		<u>55</u>	<u>0.558</u>	<u>0.914</u>	<u>1.200</u>	<u>1.364</u>	<u>1.525</u>
		<u>60</u>	<u>0.534</u>	<u>0.866</u>	<u>1.131</u>	<u>1.284</u>	<u>1.432</u>
		<u>65</u>	<u>0.512</u>	<u>0.824</u>	<u>1.070</u>	<u>1.212</u>	<u>1.350</u>
		<u>70</u>	<u>0.492</u>	<u>0.785</u>	<u>1.016</u>	<u>1.149</u>	<u>1.278</u>
		<u>75</u>	<u>N/A</u>	<u>0.751</u>	<u>0.968</u>	<u>1.092</u>	<u>1.213</u>

**Table 75.#71 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>D1, D2, D3 and E1</u>	<u>\$ 250,000</u>	<u>1 %</u>	<u>1.135</u>	<u>2.353</u>	<u>3.463</u>	<u>4.111</u>	<u>4.741</u>
		<u>2</u>	<u>1.114</u>	<u>2.279</u>	<u>3.342</u>	<u>3.964</u>	<u>4.569</u>
		<u>3</u>	<u>1.094</u>	<u>2.209</u>	<u>3.228</u>	<u>3.825</u>	<u>4.407</u>
		<u>4</u>	<u>1.075</u>	<u>2.144</u>	<u>3.121</u>	<u>3.694</u>	<u>4.253</u>
		<u>5</u>	<u>1.057</u>	<u>2.082</u>	<u>3.019</u>	<u>3.569</u>	<u>4.106</u>
		<u>10</u>	<u>0.979</u>	<u>1.821</u>	<u>2.587</u>	<u>3.040</u>	<u>3.484</u>
		<u>15</u>	<u>0.914</u>	<u>1.624</u>	<u>2.260</u>	<u>2.637</u>	<u>3.008</u>
		<u>20</u>	<u>0.859</u>	<u>1.472</u>	<u>2.010</u>	<u>2.328</u>	<u>2.641</u>
		<u>25</u>	<u>0.810</u>	<u>1.352</u>	<u>1.816</u>	<u>2.088</u>	<u>2.357</u>
		<u>30</u>	<u>0.766</u>	<u>1.254</u>	<u>1.661</u>	<u>1.899</u>	<u>2.132</u>
		<u>35</u>	<u>0.726</u>	<u>1.171</u>	<u>1.534</u>	<u>1.745</u>	<u>1.952</u>
		<u>40</u>	<u>0.690</u>	<u>1.099</u>	<u>1.428</u>	<u>1.617</u>	<u>1.802</u>
		<u>45</u>	<u>0.658</u>	<u>1.036</u>	<u>1.336</u>	<u>1.509</u>	<u>1.677</u>
		<u>50</u>	<u>0.629</u>	<u>0.980</u>	<u>1.256</u>	<u>1.415</u>	<u>1.568</u>
		<u>55</u>	<u>0.604</u>	<u>0.930</u>	<u>1.186</u>	<u>1.332</u>	<u>1.474</u>
		<u>60</u>	<u>0.580</u>	<u>0.886</u>	<u>1.123</u>	<u>1.259</u>	<u>1.390</u>
		<u>65</u>	<u>0.559</u>	<u>0.846</u>	<u>1.068</u>	<u>1.194</u>	<u>1.316</u>
		<u>70</u>	<u>0.540</u>	<u>0.810</u>	<u>1.018</u>	<u>1.136</u>	<u>1.250</u>
		<u>75</u>	<u>N/A</u>	<u>0.777</u>	<u>0.973</u>	<u>1.084</u>	<u>1.191</u>
			<u>Total Property Value</u>				

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
E2 and E3	\$ 250,000	1 %	1.092	2.038	2.930	3.454	3.964
		2	1.077	1.979	2.833	3.335	3.825
		3	1.062	1.924	2.741	3.223	3.693
		4	1.049	1.872	2.654	3.116	3.569
		5	1.036	1.823	2.572	3.016	3.451
		10	0.980	1.618	2.227	2.590	2.948
		15	0.934	1.467	1.968	2.269	2.566
		20	0.895	1.352	1.772	2.025	2.275
		25	0.859	1.262	1.622	1.837	2.051
		30	0.827	1.190	1.504	1.691	1.876
		35	0.796	1.129	1.408	1.574	1.737
		40	0.768	1.076	1.329	1.477	1.622
		45	0.741	1.029	1.260	1.395	1.527
		50	0.718	0.986	1.200	1.323	1.444
		55	0.697	0.947	1.146	1.260	1.372
		60	0.677	0.912	1.097	1.204	1.308
		65	0.659	0.880	1.054	1.153	1.250
		70	0.643	0.852	1.014	1.108	1.198
		75	N/A	0.826	0.979	1.066	1.151

**Table 75.#72 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
A1	\$ 500,000	1 %	0.490	1.205	2.587	3.802	5.314
		2	0.485	1.174	2.489	3.649	5.096
		3	0.479	1.144	2.396	3.504	4.890
		4	0.474	1.117	2.310	3.368	4.696
		5	0.468	1.091	2.229	3.240	4.513
		10	0.444	0.984	1.892	2.706	3.741
		15	0.424	0.902	1.647	2.311	3.163
		20	0.407	0.837	1.464	2.017	2.728
		25	0.392	0.783	1.324	1.794	2.398
		30	0.379	0.735	1.214	1.621	2.143
		35	0.367	0.694	1.123	1.483	1.941
		40	0.355	0.658	1.047	1.370	1.778
		45	0.345	0.626	0.981	1.274	1.642
		50	N/A	0.598	0.924	1.192	1.527
		55	N/A	0.573	0.874	1.121	1.429
		60	N/A	0.550	0.831	1.059	1.343
		65	N/A	0.530	0.792	1.004	1.268
		70	N/A	0.511	0.758	0.956	1.202
		75	N/A	0.495	0.726	0.913	1.143
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
		1 %	0.514	1.292	2.503	3.519	4.761
		2	0.507	1.263	2.420	3.392	4.583

B1 and C1	\$ 500,000	3	0.500	1.234	2.341	3.271	4.414
		4	0.494	1.208	2.267	3.158	4.254
		5	0.487	1.183	2.197	3.051	4.103
		10	0.457	1.075	1.904	2.599	3.462
		15	0.432	0.989	1.684	2.260	2.976
		20	0.410	0.917	1.515	2.001	2.605
		25	0.391	0.854	1.381	1.800	2.317
		30	0.375	0.800	1.272	1.639	2.090
		35	0.360	0.751	1.180	1.508	1.907
		40	0.346	0.708	1.100	1.397	1.755
		45	0.333	0.670	1.030	1.301	1.626
		50	N/A	0.636	0.969	1.218	1.516
		55	N/A	0.606	0.914	1.145	1.419
		60	N/A	0.579	0.866	1.080	1.334
		65	N/A	0.554	0.824	1.023	1.259
		70	N/A	0.532	0.785	0.972	1.193
		75	N/A	0.512	0.751	0.926	1.134

**Table 75.#73 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
D1, D2, D3 and E1	\$ 500,000	1 %	0.571	1.273	2.353	3.246	4.326
		2	0.565	1.247	2.279	3.134	4.171
		3	0.558	1.221	2.209	3.029	4.024
		4	0.552	1.197	2.144	2.929	3.885
		5	0.546	1.175	2.082	2.835	3.753
		10	0.516	1.078	1.821	2.436	3.193
		15	0.491	1.000	1.624	2.135	2.765
		20	0.468	0.935	1.472	1.904	2.437
		25	0.449	0.880	1.352	1.725	2.181
		30	0.432	0.830	1.254	1.581	1.979
		35	0.417	0.786	1.171	1.463	1.816
		40	0.403	0.745	1.099	1.364	1.681
		45	0.390	0.709	1.036	1.278	1.566
		50	N/A	0.677	0.980	1.203	1.467
		55	N/A	0.648	0.930	1.137	1.380
		60	N/A	0.622	0.886	1.078	1.304
		65	N/A	0.599	0.846	1.025	1.236
		70	N/A	0.577	0.810	0.978	1.175
		75	N/A	0.557	0.777	0.935	1.120
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
		1 %	0.684	1.195	2.038	2.755	3.628
		2	0.678	1.175	1.979	2.665	3.503
		3	0.673	1.156	1.924	2.580	3.384
		4	0.668	1.138	1.872	2.500	3.272
		5	0.662	1.122	1.823	2.424	3.165
		10	0.637	1.051	1.618	2.106	2.714

E2 and E3	\$ 500,000	15	<u>0.614</u>	<u>0.996</u>	<u>1.467</u>	<u>1.868</u>	<u>2.372</u>
		20	<u>0.594</u>	<u>0.950</u>	<u>1.352</u>	<u>1.689</u>	<u>2.112</u>
		25	<u>0.576</u>	<u>0.910</u>	<u>1.262</u>	<u>1.551</u>	<u>1.912</u>
		30	<u>0.561</u>	<u>0.874</u>	<u>1.190</u>	<u>1.442</u>	<u>1.755</u>
		35	<u>0.547</u>	<u>0.840</u>	<u>1.129</u>	<u>1.353</u>	<u>1.630</u>
		40	<u>0.535</u>	<u>0.809</u>	<u>1.076</u>	<u>1.279</u>	<u>1.527</u>
		45	<u>0.522</u>	<u>0.781</u>	<u>1.029</u>	<u>1.215</u>	<u>1.440</u>
		50	<u>N/A</u>	<u>0.755</u>	<u>0.986</u>	<u>1.158</u>	<u>1.365</u>
		55	<u>N/A</u>	<u>0.731</u>	<u>0.947</u>	<u>1.107</u>	<u>1.298</u>
		60	<u>N/A</u>	<u>0.710</u>	<u>0.912</u>	<u>1.062</u>	<u>1.239</u>
		65	<u>N/A</u>	<u>0.690</u>	<u>0.880</u>	<u>1.020</u>	<u>1.186</u>
		70	<u>N/A</u>	<u>0.672</u>	<u>0.852</u>	<u>0.983</u>	<u>1.138</u>
		75	<u>N/A</u>	<u>0.655</u>	<u>0.826</u>	<u>0.949</u>	<u>1.095</u>

**Table 75.#74 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
A1	\$ 750,000	1 %	<u>0.322</u>	<u>0.758</u>	<u>1.704</u>	<u>2.906</u>	<u>4.836</u>
		2	<u>0.320</u>	<u>0.747</u>	<u>1.648</u>	<u>2.792</u>	<u>4.639</u>
		3	<u>0.318</u>	<u>0.736</u>	<u>1.595</u>	<u>2.686</u>	<u>4.453</u>
		4	<u>0.316</u>	<u>0.725</u>	<u>1.546</u>	<u>2.586</u>	<u>4.278</u>
		5	<u>0.314</u>	<u>0.715</u>	<u>1.500</u>	<u>2.493</u>	<u>4.113</u>
		10	<u>0.304</u>	<u>0.669</u>	<u>1.311</u>	<u>2.104</u>	<u>3.417</u>
		15	<u>0.294</u>	<u>0.629</u>	<u>1.173</u>	<u>1.819</u>	<u>2.897</u>
		20	<u>0.287</u>	<u>0.594</u>	<u>1.068</u>	<u>1.607</u>	<u>2.506</u>
		25	<u>N/A</u>	<u>0.562</u>	<u>0.984</u>	<u>1.446</u>	<u>2.210</u>
		30	<u>N/A</u>	<u>0.534</u>	<u>0.916</u>	<u>1.320</u>	<u>1.980</u>
		35	<u>N/A</u>	<u>0.510</u>	<u>0.857</u>	<u>1.217</u>	<u>1.798</u>
		40	<u>N/A</u>	<u>0.488</u>	<u>0.806</u>	<u>1.132</u>	<u>1.650</u>
		45	<u>N/A</u>	<u>0.470</u>	<u>0.762</u>	<u>1.058</u>	<u>1.527</u>
		50	<u>N/A</u>	<u>0.453</u>	<u>0.723</u>	<u>0.995</u>	<u>1.422</u>
		55	<u>N/A</u>	<u>0.437</u>	<u>0.689</u>	<u>0.939</u>	<u>1.332</u>
		60	<u>N/A</u>	<u>0.423</u>	<u>0.659</u>	<u>0.891</u>	<u>1.254</u>
		65	<u>N/A</u>	<u>0.412</u>	<u>0.632</u>	<u>0.848</u>	<u>1.185</u>
		70	<u>N/A</u>	<u>N/A</u>	<u>0.607</u>	<u>0.810</u>	<u>1.124</u>
		75	<u>N/A</u>	<u>N/A</u>	<u>0.585</u>	<u>0.776</u>	<u>1.071</u>
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
B1 and C1	\$ 750,000	1 %	<u>0.302</u>	<u>0.838</u>	<u>1.744</u>	<u>2.772</u>	<u>4.367</u>
		2	<u>0.300</u>	<u>0.825</u>	<u>1.694</u>	<u>2.676</u>	<u>4.205</u>
		3	<u>0.298</u>	<u>0.812</u>	<u>1.647</u>	<u>2.586</u>	<u>4.052</u>
		4	<u>0.295</u>	<u>0.800</u>	<u>1.603</u>	<u>2.502</u>	<u>3.907</u>
		5	<u>0.293</u>	<u>0.788</u>	<u>1.562</u>	<u>2.422</u>	<u>3.770</u>
		10	<u>0.281</u>	<u>0.733</u>	<u>1.387</u>	<u>2.087</u>	<u>3.190</u>
		15	<u>0.270</u>	<u>0.684</u>	<u>1.254</u>	<u>1.836</u>	<u>2.750</u>
		20	<u>0.261</u>	<u>0.641</u>	<u>1.148</u>	<u>1.643</u>	<u>2.415</u>
		25	<u>N/A</u>	<u>0.602</u>	<u>1.061</u>	<u>1.492</u>	<u>2.154</u>
		30	<u>N/A</u>	<u>0.567</u>	<u>0.987</u>	<u>1.369</u>	<u>1.947</u>

	35	N/A	0.537	0.922	1.267	1.780
	40	N/A	0.511	0.865	1.179	1.641
	45	N/A	0.487	0.815	1.103	1.523
	50	N/A	0.466	0.770	1.036	1.421
	55	N/A	0.447	0.730	0.976	1.331
	60	N/A	0.429	0.695	0.924	1.253
	65	N/A	0.415	0.664	0.877	1.184
	70	N/A	N/A	0.635	0.836	1.122
	75	N/A	N/A	0.609	0.798	1.067

**Table 75.#75 Sub-limit Factors – Deductible Tier 3**

Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
D1, D2, D3 and E1	\$ 750,000	1 %	0.357	0.865	1.678	2.590	3.981
		2	0.354	0.853	1.634	2.506	3.840
		3	0.352	0.842	1.592	2.426	3.707
		4	0.350	0.831	1.553	2.351	3.581
		5	0.347	0.820	1.515	2.281	3.461
		10	0.336	0.771	1.359	1.983	2.953
		15	0.325	0.727	1.239	1.759	2.566
		20	0.315	0.687	1.143	1.587	2.268
		25	N/A	0.651	1.065	1.451	2.037
		30	N/A	0.618	0.998	1.341	1.853
		35	N/A	0.589	0.940	1.249	1.704
		40	N/A	0.563	0.888	1.170	1.580
		45	N/A	0.540	0.842	1.101	1.474
		50	N/A	0.519	0.800	1.040	1.383
		55	N/A	0.500	0.763	0.986	1.302
		60	N/A	0.482	0.730	0.937	1.231
		65	N/A	0.467	0.700	0.894	1.168
		70	N/A	N/A	0.672	0.855	1.111
		75	N/A	N/A	0.647	0.820	1.061
Building Class	Deductible	Sub-limit	Total Property Value				
			\$1,000,000 Or Less	\$1,000,001 – \$3,500,000	\$3,500,001 – \$5,500,000	\$5,500,001 – \$10,000,000	More Than \$10,000,000
E2 and E3	\$ 750,000	1 %	0.492	0.899	1.505	2.227	3.350
		2	0.490	0.891	1.471	2.160	3.236
		3	0.488	0.883	1.438	2.097	3.129
		4	0.486	0.875	1.408	2.037	3.027
		5	0.484	0.868	1.380	1.981	2.931
		10	0.474	0.833	1.261	1.746	2.522
		15	0.465	0.801	1.172	1.572	2.214
		20	0.454	0.771	1.102	1.440	1.979
		25	N/A	0.742	1.046	1.338	1.798
		30	N/A	0.716	0.998	1.256	1.657
		35	N/A	0.691	0.955	1.188	1.543
		40	N/A	0.669	0.916	1.130	1.449
		45	N/A	0.649	0.881	1.078	1.369
		50	N/A	0.631	0.848	1.032	1.299

	55	N/A	0.615	0.819	0.990	1.237
	60	N/A	0.600	0.792	0.952	1.182
	65	N/A	0.585	0.768	0.918	1.133
	70	N/A	N/A	0.746	0.887	1.089
	75	N/A	N/A	0.725	0.859	1.049

**Table 75.#76 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
A1	\$ 1,000,000	1 %	N/A	0.561	1.205	2.247	4.445
		2	N/A	0.554	1.174	2.165	4.266
		3	N/A	0.547	1.144	2.087	4.096
		4	N/A	0.541	1.117	2.015	3.937
		5	N/A	0.534	1.091	1.947	3.786
		10	N/A	0.504	0.984	1.668	3.154
		15	N/A	0.478	0.902	1.463	2.682
		20	N/A	0.455	0.837	1.311	2.327
		25	N/A	0.436	0.783	1.194	2.057
		30	N/A	0.419	0.735	1.100	1.848
		35	N/A	0.404	0.694	1.022	1.681
		40	N/A	0.391	0.658	0.956	1.546
		45	N/A	0.378	0.626	0.898	1.432
		50	N/A	0.367	0.598	0.848	1.336
		55	N/A	0.360	0.573	0.804	1.252
		60	N/A	N/A	0.550	0.766	1.180
		65	N/A	N/A	0.530	0.732	1.117
		70	N/A	N/A	0.511	0.701	1.061
		75	N/A	N/A	0.495	0.673	1.011
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
B1 and C1	\$ 1,000,000	1 %	N/A	0.602	1.292	2.214	4.041
		2	N/A	0.593	1.263	2.143	3.893
		3	N/A	0.585	1.234	2.077	3.753
		4	N/A	0.577	1.208	2.014	3.621
		5	N/A	0.569	1.183	1.955	3.496
		10	N/A	0.532	1.075	1.708	2.966
		15	N/A	0.499	0.989	1.521	2.565
		20	N/A	0.470	0.917	1.377	2.258
		25	N/A	0.446	0.854	1.261	2.019
		30	N/A	0.425	0.800	1.165	1.829
		35	N/A	0.406	0.751	1.084	1.675
		40	N/A	0.390	0.708	1.013	1.546
		45	N/A	0.374	0.670	0.950	1.436
		50	N/A	0.360	0.636	0.895	1.341
		55	N/A	0.350	0.606	0.846	1.258
		60	N/A	N/A	0.579	0.803	1.185
		65	N/A	N/A	0.554	0.765	1.120
		70	N/A	N/A	0.532	0.730	1.063



		<u>75</u>	<u>N/A</u>	<u>N/A</u>	<u>0.512</u>	<u>0.698</u>	<u>1.011</u>
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**Table 75.#77 Sub-limit Factors – Deductible Tier 3**

<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>D1, D2, D3 and E1</u>	<u>\$ 1,000,000</u>	<u>1 %</u>	<u>N/A</u>	<u>0.652</u>	<u>1.273</u>	<u>2.097</u>	<u>3.696</u>
		<u>2</u>	<u>N/A</u>	<u>0.645</u>	<u>1.247</u>	<u>2.034</u>	<u>3.567</u>
		<u>3</u>	<u>N/A</u>	<u>0.637</u>	<u>1.221</u>	<u>1.975</u>	<u>3.445</u>
		<u>4</u>	<u>N/A</u>	<u>0.629</u>	<u>1.197</u>	<u>1.919</u>	<u>3.329</u>
		<u>5</u>	<u>N/A</u>	<u>0.622</u>	<u>1.175</u>	<u>1.867</u>	<u>3.220</u>
		<u>10</u>	<u>N/A</u>	<u>0.587</u>	<u>1.078</u>	<u>1.645</u>	<u>2.755</u>
		<u>15</u>	<u>N/A</u>	<u>0.556</u>	<u>1.000</u>	<u>1.478</u>	<u>2.402</u>
		<u>20</u>	<u>N/A</u>	<u>0.528</u>	<u>0.935</u>	<u>1.348</u>	<u>2.129</u>
		<u>25</u>	<u>N/A</u>	<u>0.503</u>	<u>0.880</u>	<u>1.245</u>	<u>1.917</u>
		<u>30</u>	<u>N/A</u>	<u>0.482</u>	<u>0.830</u>	<u>1.159</u>	<u>1.748</u>
		<u>35</u>	<u>N/A</u>	<u>0.463</u>	<u>0.786</u>	<u>1.085</u>	<u>1.610</u>
		<u>40</u>	<u>N/A</u>	<u>0.446</u>	<u>0.745</u>	<u>1.021</u>	<u>1.495</u>
		<u>45</u>	<u>N/A</u>	<u>0.431</u>	<u>0.709</u>	<u>0.965</u>	<u>1.397</u>
		<u>50</u>	<u>N/A</u>	<u>0.416</u>	<u>0.677</u>	<u>0.914</u>	<u>1.312</u>
		<u>55</u>	<u>N/A</u>	<u>0.404</u>	<u>0.648</u>	<u>0.869</u>	<u>1.237</u>
		<u>60</u>	<u>N/A</u>	<u>N/A</u>	<u>0.622</u>	<u>0.828</u>	<u>1.170</u>
		<u>65</u>	<u>N/A</u>	<u>N/A</u>	<u>0.599</u>	<u>0.792</u>	<u>1.111</u>
		<u>70</u>	<u>N/A</u>	<u>N/A</u>	<u>0.577</u>	<u>0.759</u>	<u>1.058</u>
		<u>75</u>	<u>N/A</u>	<u>N/A</u>	<u>0.557</u>	<u>0.729</u>	<u>1.011</u>
<u>Building Class</u>	<u>Deductible</u>	<u>Sub-limit</u>	<u>Total Property Value</u>				
			<u>\$1,000,000 Or Less</u>	<u>\$1,000,001 – \$3,500,000</u>	<u>\$3,500,001 – \$5,500,000</u>	<u>\$5,500,001 – \$10,000,000</u>	<u>More Than \$10,000,000</u>
<u>E2 and E3</u>	<u>\$ 1,000,000</u>	<u>1 %</u>	<u>N/A</u>	<u>0.747</u>	<u>1.195</u>	<u>1.835</u>	<u>3.121</u>
		<u>2</u>	<u>N/A</u>	<u>0.741</u>	<u>1.175</u>	<u>1.785</u>	<u>3.017</u>
		<u>3</u>	<u>N/A</u>	<u>0.735</u>	<u>1.156</u>	<u>1.738</u>	<u>2.918</u>
		<u>4</u>	<u>N/A</u>	<u>0.730</u>	<u>1.138</u>	<u>1.694</u>	<u>2.825</u>
		<u>5</u>	<u>N/A</u>	<u>0.724</u>	<u>1.122</u>	<u>1.653</u>	<u>2.737</u>
		<u>10</u>	<u>N/A</u>	<u>0.696</u>	<u>1.051</u>	<u>1.481</u>	<u>2.365</u>
		<u>15</u>	<u>N/A</u>	<u>0.670</u>	<u>0.996</u>	<u>1.354</u>	<u>2.084</u>
		<u>20</u>	<u>N/A</u>	<u>0.646</u>	<u>0.950</u>	<u>1.257</u>	<u>1.870</u>
		<u>25</u>	<u>N/A</u>	<u>0.624</u>	<u>0.910</u>	<u>1.180</u>	<u>1.705</u>
		<u>30</u>	<u>N/A</u>	<u>0.605</u>	<u>0.874</u>	<u>1.117</u>	<u>1.575</u>
		<u>35</u>	<u>N/A</u>	<u>0.588</u>	<u>0.840</u>	<u>1.064</u>	<u>1.470</u>
		<u>40</u>	<u>N/A</u>	<u>0.573</u>	<u>0.809</u>	<u>1.016</u>	<u>1.383</u>
		<u>45</u>	<u>N/A</u>	<u>0.559</u>	<u>0.781</u>	<u>0.974</u>	<u>1.309</u>
		<u>50</u>	<u>N/A</u>	<u>0.545</u>	<u>0.755</u>	<u>0.935</u>	<u>1.244</u>
		<u>55</u>	<u>N/A</u>	<u>0.532</u>	<u>0.731</u>	<u>0.900</u>	<u>1.186</u>
		<u>60</u>	<u>N/A</u>	<u>N/A</u>	<u>0.710</u>	<u>0.868</u>	<u>1.135</u>
		<u>65</u>	<u>N/A</u>	<u>N/A</u>	<u>0.690</u>	<u>0.839</u>	<u>1.089</u>
		<u>70</u>	<u>N/A</u>	<u>N/A</u>	<u>0.672</u>	<u>0.813</u>	<u>1.047</u>
		<u>75</u>	<u>N/A</u>	<u>N/A</u>	<u>0.655</u>	<u>0.789</u>	<u>1.009</u>

**Table 75.#78 Sub-limit Factors – Deductible Tier 3**