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.** 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 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 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.,** 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) | 0.94 |
|  | | 2 | (02) | 0.94 |
|  | | 3 | (03) | 0.94 |
|  | | 4 | (04) | 0.97 |
|  | | 5 | (05) | 0.97 |
|  | | 6 | (06) | 0.97 |
|  | | 7 | (07) | 0.97 |
|  | | 8 | (08) | 0.99 |
|  | | 9 | (09) | 0.99 |
|  | | 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) | 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 |

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



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

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

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

7. Sprinklered Risk

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

8. Building Height

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



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

Table 73.D.8. Building Height Modification Factors

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

E. Premium Determination

1. Rate Calculations

b. Time Element

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

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

The following is added to Paragraph **C.6.a.(5):**











































|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | A1 | 1 | % | 6.86 | 3.80 | 2.12 | 1.25 | 0.82 | 0.61 | 0.48 | 0.37 |
|  | 2 |  | 6.48 | 3.59 | 2.00 | 1.19 | 0.80 | 0.59 | 0.46 | 0.36 |
|  | 3 |  | 6.13 | 3.39 | 1.90 | 1.14 | 0.77 | 0.58 | 0.45 | 0.35 |
|  | 4 |  | 5.80 | 3.21 | 1.81 | 1.10 | 0.75 | 0.56 | 0.44 | 0.34 |
|  | 5 |  | 5.50 | 3.04 | 1.72 | 1.05 | 0.73 | 0.55 | 0.43 | 0.33 |
|  | 10 |  | 4.27 | 2.38 | 1.39 | 0.89 | 0.64 | 0.49 | 0.38 | 0.28 |
|  | 15 |  | 3.42 | 1.94 | 1.17 | 0.78 | 0.57 | 0.44 | 0.33 | 0.25 |
|  | 20 |  | 2.83 | 1.64 | 1.01 | 0.69 | 0.51 | 0.39 | 0.29 | 0.22 |
|  | 25 |  | 2.41 | 1.42 | 0.90 | 0.62 | 0.46 | 0.34 | 0.26 | 0.20 |
|  | 30 |  | 2.10 | 1.25 | 0.80 | 0.56 | 0.41 | 0.31 | 0.24 | 0.19 |
|  | 35 |  | 1.86 | 1.12 | 0.72 | 0.50 | 0.37 | 0.28 | 0.22 | 0.18 |
|  | 40 |  | 1.67 | 1.01 | 0.65 | 0.45 | 0.34 | 0.26 | 0.21 | 0.17 |
|  | 45 |  | 1.51 | 0.92 | 0.60 | 0.42 | 0.31 | 0.25 | 0.20 | 0.16 |
|  | 50 |  | 1.38 | 0.84 | 0.55 | 0.39 | 0.30 | 0.24 | 0.19 | 0.15 |
|  | 55 |  | 1.26 | 0.77 | 0.51 | 0.37 | 0.28 | 0.22 | 0.17 | 0.14 |
|  | 60 |  | 1.17 | 0.72 | 0.48 | 0.34 | 0.26 | 0.21 | 0.17 | 0.14 |
|  | 65 |  | 1.09 | 0.68 | 0.45 | 0.32 | 0.25 | 0.20 | 0.17 | N/A |
|  | 70 |  | 1.02 | 0.64 | 0.42 | 0.30 | 0.24 | 0.19 | N/A | N/A |
|  | 75 |  | 0.96 | 0.60 | 0.40 | 0.29 | 0.23 | N/A | N/A | N/A |
|  | B1 and C1 | 1 | % | 6.55 | 3.78 | 2.20 | 1.35 | 0.90 | 0.66 | 0.50 | 0.38 |
|  | 2 |  | 6.21 | 3.58 | 2.10 | 1.30 | 0.87 | 0.64 | 0.49 | 0.37 |
|  | 3 |  | 5.89 | 3.40 | 2.00 | 1.24 | 0.85 | 0.62 | 0.47 | 0.35 |
|  | 4 |  | 5.59 | 3.23 | 1.90 | 1.20 | 0.82 | 0.60 | 0.46 | 0.34 |
|  | 5 |  | 5.32 | 3.07 | 1.82 | 1.15 | 0.79 | 0.59 | 0.45 | 0.33 |
|  | 10 |  | 4.20 | 2.45 | 1.49 | 0.97 | 0.69 | 0.52 | 0.39 | 0.29 |
|  | 15 |  | 3.40 | 2.01 | 1.26 | 0.84 | 0.61 | 0.46 | 0.34 | 0.25 |
|  | 20 |  | 2.84 | 1.71 | 1.09 | 0.75 | 0.54 | 0.40 | 0.30 | 0.22 |
|  | 25 |  | 2.43 | 1.49 | 0.96 | 0.66 | 0.48 | 0.36 | 0.26 | 0.20 |
|  | 30 |  | 2.12 | 1.31 | 0.86 | 0.59 | 0.43 | 0.32 | 0.24 | 0.18 |
|  | 35 |  | 1.88 | 1.17 | 0.77 | 0.53 | 0.39 | 0.29 | 0.22 | 0.17 |
|  | 40 |  | 1.69 | 1.06 | 0.69 | 0.48 | 0.35 | 0.27 | 0.21 | 0.16 |
|  | 45 |  | 1.53 | 0.96 | 0.63 | 0.44 | 0.32 | 0.25 | 0.19 | 0.15 |
|  | 50 |  | 1.39 | 0.87 | 0.58 | 0.41 | 0.30 | 0.23 | 0.18 | 0.14 |
|  | 55 |  | 1.28 | 0.80 | 0.54 | 0.38 | 0.28 | 0.22 | 0.17 | 0.13 |
|  | 60 |  | 1.18 | 0.75 | 0.50 | 0.36 | 0.27 | 0.20 | 0.16 | 0.13 |
|  | 65 |  | 1.10 | 0.70 | 0.47 | 0.33 | 0.25 | 0.19 | 0.16 | N/A |
|  | 70 |  | 1.03 | 0.66 | 0.44 | 0.31 | 0.24 | 0.19 | N/A | N/A |
|  | 75 |  | 0.97 | 0.62 | 0.41 | 0.30 | 0.23 | N/A | N/A | N/A |

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

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | D1, D2, D3 and E1 | 1 | % | 6.28 | 3.67 | 2.19 | 1.38 | 0.94 | 0.70 | 0.54 | 0.41 |
|  | 2 |  | 5.96 | 3.49 | 2.08 | 1.32 | 0.91 | 0.68 | 0.52 | 0.40 |
|  | 3 |  | 5.66 | 3.32 | 1.99 | 1.27 | 0.88 | 0.66 | 0.51 | 0.39 |
|  | 4 |  | 5.38 | 3.16 | 1.90 | 1.22 | 0.86 | 0.64 | 0.50 | 0.38 |
|  | 5 |  | 5.12 | 3.01 | 1.82 | 1.18 | 0.83 | 0.63 | 0.48 | 0.37 |
|  | 10 |  | 4.07 | 2.42 | 1.50 | 1.01 | 0.73 | 0.56 | 0.43 | 0.32 |
|  | 15 |  | 3.32 | 2.00 | 1.28 | 0.88 | 0.65 | 0.49 | 0.37 | 0.28 |
|  | 20 |  | 2.78 | 1.71 | 1.12 | 0.78 | 0.58 | 0.44 | 0.33 | 0.25 |
|  | 25 |  | 2.39 | 1.49 | 0.99 | 0.70 | 0.52 | 0.39 | 0.29 | 0.22 |
|  | 30 |  | 2.10 | 1.33 | 0.89 | 0.63 | 0.46 | 0.35 | 0.27 | 0.21 |
|  | 35 |  | 1.87 | 1.19 | 0.80 | 0.56 | 0.42 | 0.32 | 0.25 | 0.19 |
|  | 40 |  | 1.68 | 1.07 | 0.72 | 0.51 | 0.38 | 0.29 | 0.23 | 0.18 |
|  | 45 |  | 1.52 | 0.98 | 0.66 | 0.47 | 0.35 | 0.27 | 0.22 | 0.17 |
|  | 50 |  | 1.39 | 0.89 | 0.61 | 0.44 | 0.33 | 0.26 | 0.20 | 0.16 |
|  | 55 |  | 1.28 | 0.82 | 0.56 | 0.41 | 0.31 | 0.24 | 0.19 | 0.15 |
|  | 60 |  | 1.18 | 0.77 | 0.53 | 0.38 | 0.29 | 0.22 | 0.18 | 0.15 |
|  | 65 |  | 1.10 | 0.72 | 0.49 | 0.36 | 0.27 | 0.21 | 0.17 | N/A |
|  | 70 |  | 1.03 | 0.67 | 0.46 | 0.34 | 0.26 | 0.21 | N/A | N/A |
|  | 75 |  | 0.97 | 0.63 | 0.43 | 0.32 | 0.25 | N/A | N/A | N/A |
|  | E2 and E3 | 1 | % | 5.48 | 3.36 | 2.13 | 1.44 | 1.06 | 0.82 | 0.66 | 0.53 |
|  | 2 |  | 5.22 | 3.20 | 2.04 | 1.40 | 1.03 | 0.81 | 0.65 | 0.51 |
|  | 3 |  | 4.98 | 3.06 | 1.96 | 1.35 | 1.00 | 0.79 | 0.63 | 0.50 |
|  | 4 |  | 4.75 | 2.93 | 1.89 | 1.31 | 0.98 | 0.77 | 0.62 | 0.49 |
|  | 5 |  | 4.54 | 2.81 | 1.82 | 1.27 | 0.96 | 0.76 | 0.60 | 0.48 |
|  | 10 |  | 3.68 | 2.32 | 1.55 | 1.11 | 0.86 | 0.68 | 0.54 | 0.42 |
|  | 15 |  | 3.06 | 1.97 | 1.35 | 0.99 | 0.77 | 0.61 | 0.48 | 0.37 |
|  | 20 |  | 2.61 | 1.72 | 1.20 | 0.90 | 0.70 | 0.55 | 0.43 | 0.34 |
|  | 25 |  | 2.28 | 1.52 | 1.08 | 0.81 | 0.63 | 0.50 | 0.39 | 0.30 |
|  | 30 |  | 2.03 | 1.37 | 0.98 | 0.74 | 0.57 | 0.45 | 0.35 | 0.28 |
|  | 35 |  | 1.82 | 1.24 | 0.89 | 0.67 | 0.52 | 0.41 | 0.33 | 0.26 |
|  | 40 |  | 1.66 | 1.13 | 0.82 | 0.62 | 0.48 | 0.38 | 0.30 | 0.24 |
|  | 45 |  | 1.51 | 1.04 | 0.75 | 0.57 | 0.44 | 0.35 | 0.28 | 0.23 |
|  | 50 |  | 1.39 | 0.96 | 0.69 | 0.53 | 0.41 | 0.33 | 0.26 | 0.21 |
|  | 55 |  | 1.28 | 0.89 | 0.64 | 0.49 | 0.39 | 0.31 | 0.25 | 0.20 |
|  | 60 |  | 1.19 | 0.83 | 0.60 | 0.46 | 0.36 | 0.29 | 0.23 | 0.19 |
|  | 65 |  | 1.11 | 0.77 | 0.57 | 0.43 | 0.34 | 0.27 | 0.22 | N/A |
|  | 70 |  | 1.04 | 0.73 | 0.53 | 0.41 | 0.32 | 0.26 | N/A | N/A |
|  | 75 |  | 0.98 | 0.68 | 0.50 | 0.39 | 0.31 | N/A | N/A | N/A |

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

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | A1 | 1 | % | 5.37 | 3.24 | 1.99 | 1.29 | 0.91 | 0.71 | 0.59 | 0.51 |
|  | 2 |  | 5.11 | 3.08 | 1.90 | 1.24 | 0.89 | 0.70 | 0.58 | 0.50 |
|  | 3 |  | 4.87 | 2.94 | 1.82 | 1.20 | 0.86 | 0.68 | 0.57 | 0.50 |
|  | 4 |  | 4.64 | 2.81 | 1.74 | 1.16 | 0.84 | 0.67 | 0.57 | 0.49 |
|  | 5 |  | 4.43 | 2.68 | 1.67 | 1.12 | 0.82 | 0.66 | 0.56 | 0.48 |
|  | 10 |  | 3.56 | 2.18 | 1.40 | 0.97 | 0.74 | 0.61 | 0.52 | 0.45 |
|  | 15 |  | 2.93 | 1.82 | 1.20 | 0.87 | 0.68 | 0.57 | 0.49 | 0.42 |
|  | 20 |  | 2.48 | 1.57 | 1.07 | 0.79 | 0.63 | 0.53 | 0.46 | 0.40 |
|  | 25 |  | 2.15 | 1.39 | 0.97 | 0.73 | 0.59 | 0.50 | 0.43 | 0.38 |
|  | 30 |  | 1.90 | 1.25 | 0.89 | 0.68 | 0.55 | 0.47 | 0.41 | 0.36 |
|  | 35 |  | 1.71 | 1.14 | 0.82 | 0.63 | 0.52 | 0.44 | 0.39 | 0.35 |
|  | 40 |  | 1.55 | 1.05 | 0.76 | 0.59 | 0.49 | 0.42 | 0.37 | 0.34 |
|  | 45 |  | 1.43 | 0.98 | 0.71 | 0.56 | 0.47 | 0.41 | 0.36 | 0.32 |
|  | 50 |  | 1.32 | 0.91 | 0.67 | 0.53 | 0.45 | 0.39 | 0.35 | 0.31 |
|  | 55 |  | 1.23 | 0.85 | 0.64 | 0.51 | 0.43 | 0.38 | 0.33 | 0.30 |
|  | 60 |  | 1.15 | 0.81 | 0.61 | 0.49 | 0.41 | 0.36 | 0.32 | 0.29 |
|  | 65 |  | 1.09 | 0.77 | 0.58 | 0.47 | 0.40 | 0.35 | 0.31 | N/A |
|  | 70 |  | 1.03 | 0.73 | 0.55 | 0.45 | 0.38 | 0.33 | N/A | N/A |
|  | 75 |  | 0.98 | 0.69 | 0.53 | 0.43 | 0.37 | N/A | N/A | N/A |
|  | B1 and C1 | 1 | % | 5.04 | 3.19 | 2.07 | 1.41 | 1.03 | 0.80 | 0.65 | 0.54 |
|  | 2 |  | 4.82 | 3.06 | 1.99 | 1.36 | 1.00 | 0.78 | 0.64 | 0.53 |
|  | 3 |  | 4.61 | 2.93 | 1.92 | 1.32 | 0.97 | 0.76 | 0.63 | 0.52 |
|  | 4 |  | 4.42 | 2.81 | 1.84 | 1.28 | 0.95 | 0.75 | 0.61 | 0.51 |
|  | 5 |  | 4.23 | 2.70 | 1.78 | 1.24 | 0.93 | 0.73 | 0.60 | 0.50 |
|  | 10 |  | 3.47 | 2.24 | 1.51 | 1.08 | 0.83 | 0.67 | 0.55 | 0.46 |
|  | 15 |  | 2.90 | 1.91 | 1.32 | 0.97 | 0.76 | 0.61 | 0.51 | 0.43 |
|  | 20 |  | 2.49 | 1.66 | 1.17 | 0.88 | 0.69 | 0.57 | 0.47 | 0.40 |
|  | 25 |  | 2.18 | 1.48 | 1.06 | 0.80 | 0.64 | 0.52 | 0.44 | 0.37 |
|  | 30 |  | 1.94 | 1.33 | 0.96 | 0.74 | 0.59 | 0.49 | 0.41 | 0.35 |
|  | 35 |  | 1.75 | 1.21 | 0.89 | 0.68 | 0.55 | 0.46 | 0.39 | 0.33 |
|  | 40 |  | 1.59 | 1.11 | 0.82 | 0.64 | 0.51 | 0.43 | 0.37 | 0.32 |
|  | 45 |  | 1.46 | 1.03 | 0.76 | 0.60 | 0.48 | 0.41 | 0.35 | 0.30 |
|  | 50 |  | 1.35 | 0.96 | 0.71 | 0.56 | 0.46 | 0.39 | 0.33 | 0.29 |
|  | 55 |  | 1.25 | 0.89 | 0.67 | 0.53 | 0.44 | 0.37 | 0.32 | 0.28 |
|  | 60 |  | 1.17 | 0.84 | 0.63 | 0.50 | 0.41 | 0.35 | 0.30 | 0.26 |
|  | 65 |  | 1.10 | 0.79 | 0.60 | 0.48 | 0.40 | 0.34 | 0.29 | N/A |
|  | 70 |  | 1.04 | 0.75 | 0.57 | 0.46 | 0.38 | 0.32 | N/A | N/A |
|  | 75 |  | 0.98 | 0.71 | 0.54 | 0.44 | 0.36 | N/A | N/A | N/A |

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

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | D1, D2, D3 and E1 | 1 | % | 4.88 | 3.10 | 2.02 | 1.39 | 1.02 | 0.80 | 0.66 | 0.56 |
|  | 2 |  | 4.66 | 2.97 | 1.94 | 1.34 | 0.99 | 0.79 | 0.65 | 0.55 |
|  | 3 |  | 4.46 | 2.84 | 1.87 | 1.30 | 0.97 | 0.77 | 0.64 | 0.54 |
|  | 4 |  | 4.28 | 2.73 | 1.80 | 1.26 | 0.95 | 0.76 | 0.63 | 0.54 |
|  | 5 |  | 4.10 | 2.62 | 1.74 | 1.22 | 0.92 | 0.74 | 0.62 | 0.53 |
|  | 10 |  | 3.36 | 2.18 | 1.48 | 1.07 | 0.83 | 0.68 | 0.57 | 0.49 |
|  | 15 |  | 2.82 | 1.86 | 1.29 | 0.96 | 0.76 | 0.63 | 0.53 | 0.46 |
|  | 20 |  | 2.42 | 1.63 | 1.16 | 0.88 | 0.70 | 0.59 | 0.50 | 0.43 |
|  | 25 |  | 2.12 | 1.45 | 1.05 | 0.81 | 0.65 | 0.55 | 0.47 | 0.40 |
|  | 30 |  | 1.89 | 1.31 | 0.96 | 0.75 | 0.61 | 0.51 | 0.44 | 0.38 |
|  | 35 |  | 1.71 | 1.20 | 0.89 | 0.70 | 0.57 | 0.48 | 0.42 | 0.36 |
|  | 40 |  | 1.56 | 1.11 | 0.83 | 0.65 | 0.54 | 0.46 | 0.40 | 0.35 |
|  | 45 |  | 1.44 | 1.03 | 0.77 | 0.61 | 0.51 | 0.43 | 0.38 | 0.33 |
|  | 50 |  | 1.33 | 0.96 | 0.73 | 0.58 | 0.48 | 0.41 | 0.36 | 0.32 |
|  | 55 |  | 1.24 | 0.90 | 0.68 | 0.55 | 0.46 | 0.40 | 0.35 | 0.31 |
|  | 60 |  | 1.16 | 0.85 | 0.65 | 0.52 | 0.44 | 0.38 | 0.34 | 0.29 |
|  | 65 |  | 1.10 | 0.80 | 0.62 | 0.50 | 0.42 | 0.37 | 0.32 | N/A |
|  | 70 |  | 1.04 | 0.76 | 0.59 | 0.48 | 0.41 | 0.35 | N/A | N/A |
|  | 75 |  | 0.98 | 0.72 | 0.56 | 0.46 | 0.39 | N/A | N/A | N/A |
|  | E2 and E3 | 1 | % | 4.69 | 2.98 | 1.95 | 1.34 | 1.00 | 0.80 | 0.68 | 0.59 |
|  | 2 |  | 4.48 | 2.85 | 1.87 | 1.30 | 0.98 | 0.79 | 0.67 | 0.58 |
|  | 3 |  | 4.29 | 2.73 | 1.80 | 1.26 | 0.95 | 0.77 | 0.66 | 0.57 |
|  | 4 |  | 4.11 | 2.62 | 1.74 | 1.23 | 0.93 | 0.76 | 0.65 | 0.57 |
|  | 5 |  | 3.94 | 2.52 | 1.68 | 1.19 | 0.91 | 0.75 | 0.64 | 0.56 |
|  | 10 |  | 3.23 | 2.10 | 1.43 | 1.05 | 0.83 | 0.70 | 0.60 | 0.52 |
|  | 15 |  | 2.71 | 1.80 | 1.26 | 0.95 | 0.77 | 0.65 | 0.56 | 0.49 |
|  | 20 |  | 2.33 | 1.58 | 1.13 | 0.87 | 0.72 | 0.61 | 0.53 | 0.47 |
|  | 25 |  | 2.05 | 1.41 | 1.03 | 0.81 | 0.67 | 0.57 | 0.50 | 0.44 |
|  | 30 |  | 1.83 | 1.28 | 0.96 | 0.76 | 0.63 | 0.54 | 0.48 | 0.42 |
|  | 35 |  | 1.66 | 1.18 | 0.89 | 0.71 | 0.60 | 0.51 | 0.45 | 0.41 |
|  | 40 |  | 1.52 | 1.09 | 0.83 | 0.67 | 0.56 | 0.49 | 0.43 | 0.39 |
|  | 45 |  | 1.41 | 1.02 | 0.78 | 0.63 | 0.54 | 0.47 | 0.42 | 0.38 |
|  | 50 |  | 1.31 | 0.96 | 0.74 | 0.60 | 0.51 | 0.45 | 0.40 | 0.36 |
|  | 55 |  | 1.23 | 0.90 | 0.70 | 0.58 | 0.49 | 0.43 | 0.39 | 0.35 |
|  | 60 |  | 1.15 | 0.85 | 0.67 | 0.55 | 0.47 | 0.42 | 0.38 | 0.34 |
|  | 65 |  | 1.09 | 0.81 | 0.64 | 0.53 | 0.46 | 0.41 | 0.36 | N/A |
|  | 70 |  | 1.03 | 0.77 | 0.61 | 0.51 | 0.44 | 0.39 | N/A | N/A |
|  | 75 |  | 0.98 | 0.74 | 0.59 | 0.49 | 0.42 | N/A | N/A | N/A |

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

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Building Classes | Sub-limit Percentage | | Deductibles | | | | | | | |
|  | 5% | 10% | 15% | 20% | 25% | 30% | 35% | 40% |
|  | A1 | 1 | % | 4.30 | 2.83 | 1.92 | 1.37 | 1.05 | 0.85 | 0.72 | 0.63 |
|  | 2 |  | 4.13 | 2.72 | 1.85 | 1.33 | 1.02 | 0.83 | 0.71 | 0.62 |
|  | 3 |  | 3.96 | 2.62 | 1.79 | 1.29 | 1.00 | 0.82 | 0.70 | 0.61 |
|  | 4 |  | 3.81 | 2.52 | 1.73 | 1.26 | 0.98 | 0.81 | 0.69 | 0.60 |
|  | 5 |  | 3.66 | 2.43 | 1.68 | 1.23 | 0.96 | 0.79 | 0.68 | 0.60 |
|  | 10 |  | 3.04 | 2.05 | 1.45 | 1.09 | 0.88 | 0.74 | 0.64 | 0.56 |
|  | 15 |  | 2.59 | 1.78 | 1.29 | 0.99 | 0.81 | 0.69 | 0.60 | 0.53 |
|  | 20 |  | 2.25 | 1.57 | 1.16 | 0.92 | 0.76 | 0.65 | 0.57 | 0.50 |
|  | 25 |  | 1.99 | 1.42 | 1.07 | 0.85 | 0.71 | 0.61 | 0.54 | 0.48 |
|  | 30 |  | 1.79 | 1.29 | 0.99 | 0.80 | 0.67 | 0.58 | 0.51 | 0.46 |
|  | 35 |  | 1.63 | 1.20 | 0.92 | 0.75 | 0.64 | 0.55 | 0.49 | 0.44 |
|  | 40 |  | 1.50 | 1.11 | 0.87 | 0.71 | 0.60 | 0.53 | 0.47 | 0.42 |
|  | 45 |  | 1.39 | 1.04 | 0.82 | 0.67 | 0.58 | 0.51 | 0.45 | 0.41 |
|  | 50 |  | 1.30 | 0.98 | 0.77 | 0.64 | 0.55 | 0.49 | 0.44 | 0.40 |
|  | 55 |  | 1.22 | 0.92 | 0.74 | 0.61 | 0.53 | 0.47 | 0.42 | 0.38 |
|  | 60 |  | 1.15 | 0.88 | 0.70 | 0.59 | 0.51 | 0.45 | 0.41 | 0.36 |
|  | 65 |  | 1.09 | 0.83 | 0.67 | 0.57 | 0.49 | 0.44 | 0.39 | N/A |
|  | 70 |  | 1.04 | 0.80 | 0.65 | 0.54 | 0.48 | 0.42 | N/A | N/A |
|  | 75 |  | 0.99 | 0.76 | 0.62 | 0.53 | 0.45 | N/A | N/A | N/A |
|  | B1 and C1 | 1 | % | 3.93 | 2.71 | 1.93 | 1.45 | 1.14 | 0.94 | 0.79 | 0.68 |
|  | 2 |  | 3.79 | 2.62 | 1.87 | 1.41 | 1.12 | 0.92 | 0.78 | 0.67 |
|  | 3 |  | 3.65 | 2.53 | 1.82 | 1.37 | 1.09 | 0.91 | 0.77 | 0.66 |
|  | 4 |  | 3.52 | 2.45 | 1.77 | 1.34 | 1.07 | 0.89 | 0.76 | 0.66 |
|  | 5 |  | 3.40 | 2.37 | 1.72 | 1.31 | 1.05 | 0.88 | 0.75 | 0.65 |
|  | 10 |  | 2.88 | 2.04 | 1.52 | 1.18 | 0.96 | 0.81 | 0.70 | 0.60 |
|  | 15 |  | 2.50 | 1.80 | 1.36 | 1.08 | 0.89 | 0.76 | 0.65 | 0.56 |
|  | 20 |  | 2.20 | 1.61 | 1.24 | 1.00 | 0.83 | 0.71 | 0.61 | 0.53 |
|  | 25 |  | 1.97 | 1.47 | 1.14 | 0.93 | 0.78 | 0.66 | 0.57 | 0.50 |
|  | 30 |  | 1.79 | 1.35 | 1.06 | 0.87 | 0.73 | 0.62 | 0.54 | 0.47 |
|  | 35 |  | 1.64 | 1.25 | 0.99 | 0.81 | 0.69 | 0.59 | 0.51 | 0.45 |
|  | 40 |  | 1.52 | 1.16 | 0.93 | 0.76 | 0.65 | 0.56 | 0.49 | 0.43 |
|  | 45 |  | 1.41 | 1.09 | 0.87 | 0.72 | 0.61 | 0.53 | 0.47 | 0.41 |
|  | 50 |  | 1.32 | 1.02 | 0.82 | 0.68 | 0.58 | 0.51 | 0.45 | 0.40 |
|  | 55 |  | 1.24 | 0.96 | 0.78 | 0.65 | 0.56 | 0.49 | 0.43 | 0.38 |
|  | 60 |  | 1.16 | 0.91 | 0.74 | 0.62 | 0.53 | 0.47 | 0.41 | 0.36 |
|  | 65 |  | 1.10 | 0.86 | 0.71 | 0.59 | 0.51 | 0.45 | 0.39 | N/A |
|  | 70 |  | 1.05 | 0.82 | 0.67 | 0.57 | 0.49 | 0.43 | N/A | N/A |
|  | 75 |  | 1.00 | 0.79 | 0.65 | 0.55 | 0.47 | N/A | N/A | N/A |

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

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

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