73. CAUSES OF LOSS – EARTHQUAKE FORM

**E.1.a.** Earthquake Loss Costs (Subline Code 930)



















|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Territory 1 Loss Costs | | | | | Territory 2 Loss Costs | | | | |
| Bldg. Class | Base Deduct. | Bldg. | Contents Grade | | | | Bldg. | Contents Grade | | | |
| 1\* | 2\* | 3\* | 4\* | 1\* | 2\* | 3\* | 4\* |
| A1 | 5 % | 0.001 | 0.002 | 0.001 | 0.001 | 0.001 | 0.011 | 0.016 | 0.008 | 0.007 | 0.006 |
| B1 | 5 | 0.001 | 0.002 | 0.001 | 0.001 | 0.001 | 0.009 | 0.016 | 0.007 | 0.006 | 0.006 |
| C1 | 5 | 0.001 | 0.002 | 0.001 | 0.001 | 0.001 | 0.011 | 0.016 | 0.008 | 0.007 | 0.007 |
| D1 | 5 | 0.001 | 0.003 | 0.001 | 0.001 | 0.001 | 0.012 | 0.016 | 0.009 | 0.009 | 0.008 |
| D2 | 5 | 0.001 | 0.003 | 0.001 | 0.001 | 0.001 | 0.012 | 0.016 | 0.009 | 0.009 | 0.008 |
| D3 | 5 | 0.001 | 0.003 | 0.001 | 0.001 | 0.001 | 0.015 | 0.017 | 0.011 | 0.010 | 0.009 |
| E1 | 5 | 0.001 | 0.002 | 0.001 | 0.001 | 0.001 | 0.012 | 0.016 | 0.009 | 0.008 | 0.007 |
| E2 | 5 | 0.002 | 0.003 | 0.002 | 0.002 | 0.002 | 0.025 | 0.023 | 0.018 | 0.016 | 0.014 |
| E3 | 5 | 0.002 | 0.004 | 0.002 | 0.002 | 0.002 | 0.029 | 0.025 | 0.020 | 0.018 | 0.016 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | Territory 2A Loss Costs | | | | | Territory 3 Loss Costs | | | | |
| Bldg. Class | Base Deduct. | Bldg. | Contents Grade | | | | Bldg. | Contents Grade | | | |
| 1\* | 2\* | 3\* | 4\* | 1\* | 2\* | 3\* | 4\* |
| A1 | 5 % | 0.007 | 0.011 | 0.005 | 0.004 | 0.004 | 0.068 | 0.070 | 0.033 | 0.030 | 0.027 |
| B1 | 5 | 0.006 | 0.011 | 0.004 | 0.004 | 0.004 | 0.051 | 0.065 | 0.028 | 0.026 | 0.023 |
| C1 | 5 | 0.007 | 0.011 | 0.005 | 0.004 | 0.004 | 0.062 | 0.066 | 0.034 | 0.031 | 0.028 |
| D1 | 5 | 0.008 | 0.011 | 0.006 | 0.006 | 0.005 | 0.070 | 0.064 | 0.037 | 0.034 | 0.030 |
| D2 | 5 | 0.008 | 0.011 | 0.006 | 0.006 | 0.005 | 0.070 | 0.064 | 0.037 | 0.034 | 0.031 |
| D3 | 5 | 0.010 | 0.012 | 0.007 | 0.007 | 0.006 | 0.082 | 0.065 | 0.044 | 0.040 | 0.036 |
| E1 | 5 | 0.008 | 0.011 | 0.006 | 0.005 | 0.004 | 0.071 | 0.068 | 0.038 | 0.034 | 0.031 |
| E2 | 5 | 0.017 | 0.016 | 0.012 | 0.011 | 0.009 | 0.130 | 0.086 | 0.067 | 0.061 | 0.055 |
| E3 | 5 | 0.020 | 0.017 | 0.014 | 0.012 | 0.011 | 0.144 | 0.094 | 0.075 | 0.068 | 0.061 |

These territories are assigned to deductible tier as follows:

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

These territories are assigned to height territory group as follows:

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

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | Territory 3A Loss Costs | | | | |
| Bldg. Class | Base Deduct. | Bldg. | Contents Grade | | | |
| 1\* | 2\* | 3\* | 4\* |
| A1 | 5 % | 0.057 | 0.059 | 0.027 | 0.025 | 0.022 |
| B1 | 5 | 0.043 | 0.054 | 0.023 | 0.021 | 0.019 |
| C1 | 5 | 0.052 | 0.055 | 0.028 | 0.026 | 0.023 |
| D1 | 5 | 0.059 | 0.053 | 0.031 | 0.028 | 0.025 |
| D2 | 5 | 0.059 | 0.053 | 0.031 | 0.028 | 0.026 |
| D3 | 5 | 0.069 | 0.054 | 0.037 | 0.033 | 0.030 |
| E1 | 5 | 0.059 | 0.057 | 0.032 | 0.028 | 0.026 |
| E2 | 5 | 0.109 | 0.072 | 0.056 | 0.051 | 0.046 |
| E3 | 5 | 0.121 | 0.079 | 0.063 | 0.057 | 0.051 |

These territories are assigned to deductible tier as follows:

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

These territories are assigned to height territory group as follows:

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

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