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. | Personal Property Grade | | | | Bldg. | Personal Property Grade | | | |
|  | 1\* | 2\* | 3\* | 4\* | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5 % | 0.003 | 0.008 | 0.002 | 0.002 | 0.002 | 0.018 | 0.018 | 0.009 | 0.008 | 0.007 |
|  | B1 | 5 | 0.003 | 0.008 | 0.002 | 0.002 | 0.002 | 0.017 | 0.022 | 0.010 | 0.009 | 0.008 |
|  | C1 | 5 | 0.004 | 0.009 | 0.003 | 0.003 | 0.002 | 0.019 | 0.021 | 0.011 | 0.010 | 0.009 |
|  | D1 | 5 | 0.004 | 0.008 | 0.003 | 0.003 | 0.002 | 0.020 | 0.019 | 0.011 | 0.010 | 0.009 |
|  | D2 | 5 | 0.004 | 0.008 | 0.003 | 0.003 | 0.002 | 0.020 | 0.019 | 0.011 | 0.010 | 0.009 |
|  | D3 | 5 | 0.005 | 0.009 | 0.004 | 0.004 | 0.003 | 0.025 | 0.021 | 0.014 | 0.013 | 0.012 |
|  | E1 | 5 | 0.004 | 0.008 | 0.003 | 0.003 | 0.002 | 0.021 | 0.021 | 0.012 | 0.011 | 0.010 |
|  | E2 | 5 | 0.007 | 0.009 | 0.005 | 0.005 | 0.004 | 0.031 | 0.023 | 0.018 | 0.016 | 0.015 |
|  | E3 | 5 | 0.008 | 0.009 | 0.006 | 0.005 | 0.005 | 0.035 | 0.025 | 0.019 | 0.018 | 0.016 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Bldg. Class | Base Deduct. | Territory 3 Loss Costs | | | | | Territory 4 Loss Costs | | | | |
|  | Bldg. | Personal Property Grade | | | | Bldg. | Personal Property Grade | | | |
|  | 1\* | 2\* | 3\* | 4\* | 1\* | 2\* | 3\* | 4\* |
|  | A1 | 5 % | 0.054 | 0.080 | 0.024 | 0.021 | 0.019 | 0.087 | 0.167 | 0.038 | 0.034 | 0.031 |
|  | B1 | 5 | 0.046 | 0.083 | 0.024 | 0.022 | 0.019 | 0.076 | 0.169 | 0.039 | 0.036 | 0.032 |
|  | C1 | 5 | 0.052 | 0.081 | 0.027 | 0.024 | 0.022 | 0.084 | 0.163 | 0.044 | 0.040 | 0.036 |
|  | D1 | 5 | 0.053 | 0.076 | 0.028 | 0.025 | 0.023 | 0.087 | 0.151 | 0.047 | 0.042 | 0.038 |
|  | D2 | 5 | 0.054 | 0.076 | 0.028 | 0.026 | 0.023 | 0.088 | 0.152 | 0.047 | 0.042 | 0.038 |
|  | D3 | 5 | 0.066 | 0.080 | 0.036 | 0.033 | 0.029 | 0.106 | 0.158 | 0.060 | 0.054 | 0.049 |
|  | E1 | 5 | 0.058 | 0.086 | 0.030 | 0.028 | 0.025 | 0.093 | 0.178 | 0.050 | 0.046 | 0.041 |
|  | E2 | 5 | 0.085 | 0.085 | 0.049 | 0.044 | 0.040 | 0.131 | 0.164 | 0.077 | 0.070 | 0.063 |
|  | E3 | 5 | 0.091 | 0.084 | 0.052 | 0.048 | 0.043 | 0.139 | 0.159 | 0.082 | 0.075 | 0.067 |



These territories are assigned to deductible tier as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Territory: 1 | Tier: 1 |
|  |  | Territory: 2 | Tier: 2 |
|  |  | Territories: 3, 4 | Tier: 3 |

These territories are assigned to height territory group as follows:

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Territory: 1 | Group: 1 |
|  |  | Territories: 2, 3, 4 | Group: 2 |

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