



UNIVERSAL

TM

California Earthquake Program Manual

Effective 10/01/09
Universal North America Insurance Company

www.universalthnorthamerica.com





**UNIVERSAL NORTH AMERICA INSURANCE COMPANY
UNDERWRITING GUIDELINES**

FOR THE FOLLOWING PROGRAMS:

	COMPREHENSIVE EQ POLICY	COMPREHENSIVE CONDO EQ POLICY	LIMITED HOMEOWNERS EQ POLICY
A. DWELLING	Select Dwelling Limit	25,000	Select Dwelling Limit
B. OTHER STRUCTURES	10%	N/A	N/A
C. CONTENTS	50%	Select Contents Limit	\$5,000
D. LOSS OF USE	20% up to \$25,000	\$1,500	\$1,500
E. LIMITED BUILDING CODE UPGRADE	\$10,000	N/A	\$10,000
F. LOSS ASSESSMENT	\$10,000	\$5,000	N/A
DEDUCTIBLE	10% or 15%	10%	15%

BINDING AUTHORITY/ELIGIBILITY

Binding and risk approval authority rests with Universal North America Insurance Company. Universal reserves the right to decline coverage based on individual risk characteristics which represent unacceptable exposures. All dwellings must meet the appropriate underwriting criteria in order to be eligible for coverage.

A. LIMITED EQ EARTHQUAKE POLICY

The peril of Earthquake shall apply to SECTION I – Coverages “A”, “C”, and “D”. The limits of liability are as follows:

- Limited Earthquake Policy– (Written in conjunction with an HO3 or Personal DP3 Dwelling Fire policy)**
 Coverage “A” – Dwelling Limit shown on Declarations
 Coverage “C” – Personal Property \$5,000
 Coverage “D” – Add'l Living Expense \$1,500

The deductible is 15% of the limit of liability on Coverage “A”. Separate deductibles will apply to loss to property insured under Coverage “C”. However, in the event of a loss or damage to such personal property, we will pay for that loss or damage up to the limit of liability of \$5,000 but only when there was also a loss or damage to the dwelling that exceeded the deductible described above for Coverage “A”. No deductible shall apply to Coverage “D” – Additional Living Expense.

Rating Band	A	B	C	D	E	F	G	H	I	J	K
Limited EQ Policy - 15% Deductible Premium Factors	0.41	0.65	1.55	2.14	2.43	2.72	2.94	3.25	3.89	5.84	10.64

Rating Band definitions of “a” through “k” appear in ZIP Code order in the Territories pages of this manual.
 Limited EQ Earthquake Policy: Rates are based on ‘per \$1,000’ of Coverage “A” Limit

YEAR OF CONSTRUCTION:

Subject to the following seismic retrofitting requirements, multiply the following factors to the Earthquake premium that was developed from the rate table shown above:

Construction	Frame Construction
Year Built	Retrofit
1973 and newer	1.00
1955-1972	1.12
1937-1954	1.12

Seismic Retrofitting Requirements

- (A) Dwelling is properly anchor bolted to the foundation with bolts placed four to six feet apart;
- (B) Cripple walls are braced with plywood or its equivalent;
- (C) Hot water heater is secured to the building frame;
- (D) Masonry chimney must be strapped both above and below the roof line;
- (E) Verification of retrofitting must accompany the new submission. The only acceptable verification will be a letter or completed work receipt from a licensed contractor, and inspection report from a qualified structural engineer or a report from a retrofitting inspection service within the past 20 years.

Policy Fee

There is a \$35.00 policy fee which applies to new and renewal policies for Dwellings \$1.5 million and under.
 There is a \$150.00 policy fee which applies to new and renewal policies with Coverage A in excess of \$1.5 million.

BILLING

Billing is direct bill only. Invoices are mailed directly to the insured with copies to the producer. If producer receives premium payment it should be sent immediately to Universal without deducting any commissions. There is a \$5 installment fee.

B. COMPREHENSIVE EQ EARTHQUAKE COVERAGE POLICY

The peril of Earthquake shall apply to SECTION I – Coverages “A”, “B”, “C”, and “D”. The limits of liability are as follows:

Coverage “A” Dwelling	Limit shown on Declarations
Coverage “B” Separate Structures	10% of Coverage “A” limit
Coverage “C” Personal Property	50% of Coverage “A” limit
Coverage “D” Add'l Living Expense	Lessor of \$25,000 or 20% of Coverage “A” limit

The deductible option of 10% or 15% of the limit of liability as displayed on the declarations page for each coverage and it shall apply separately to any/all loss(es) under Coverage “A” – Dwelling, Coverage “B” – Separate Structures, Coverage “C” – Personal Property, and to Coverage “D” – Additional Living Expense.

Moratoriums

A moratorium on new business will immediately be effective for a minimum of 30 days, or until lifted by the company at any location within 100 miles radius to the epicenter after an earthquake registering 5.0 or greater on the Richter Scale, or at company discretion.

Eligibility requirements for Limited and Comprehensive EQ Earthquake Coverage

- (1) Must be an individually owned single family or duplex structure;
- (2) Dwelling must be made of Frame Construction (includes wood and steel frame, frame with stucco or frame with less than 1/3 masonry veneer) and used exclusively for residential purposes;
- (3) Coverage amount must be the same as the underlying dwelling coverage limit;
- (4) All prior pre-existing earthquake structural damage must be repaired prior to writing coverage;

Properties not eligible for Limited and Comprehensive EQ Earthquake Coverage

- (1) Dwellings built before 1937;
- (2) Masonry construction or over 1/3 of dwelling is masonry veneer;
- (3) Dwellings built on stilts, posts or piers;
- (4) Built on steep grades of 26 degrees or more;
- (5) Dwellings more than three stories in height;
- (6) Unusual or unconventional construction or design.

Underwriting Rules – The following are general guidelines to write Limited and Comprehensive Earthquake Coverage:

- (1) Coverage Limits – Minimum value is \$100,000; Maximum value is \$5,000,000
- (2) Foundations – All types of concrete foundations are acceptable;
- (3) Age and Height
1973 to present – maximum of three (3) stories;
1937 to 1972 – maximum of two (2) stories;
- (4) Special Age Requirements
Dwellings built 1955 – 1972 – Dwelling must be properly anchor bolted to the foundation, and the cripple walls must be braced with plywood or its equivalent;
Dwellings built 1937 – 1954 – must be seismically retrofitted and proof of retrofitting will be required.

COMPREHENSIVE EQ PLUS Endorsement

Designed for use with our *Comprehensive EQ* policy, the *Comprehensive EQ PLUS* endorsement increases the special limits of insurance for selected items as indicated below. The limits of insurance shown below are sublimits of the limit of insurance for *Coverage B. Appurtenant Structures*, *Coverage C. Personal Property* and *Coverage D. Loss of Use* and does not increase the limits of insurance shown on the DECLARATIONS. If the sublimits below exceed the coverage amount on the DECLARATIONS, the maximum amount that will be paid is the amount stated in the DECLARATIONS.

COVERAGE B. APPURTENANT STRUCTURES

- Swimming Pools \$25,000

Coverage C. Personal Property

- Computer Equipment \$10,000
- Jewelry, watches and special stones \$5,000
- Furs \$10,000
- Film, electronic or video equipment \$10,000
- Musical Instruments \$10,000
- Sporting Equipment \$10,000

COVERAGE D. LOSS OF USE

- 20% of Coverage A up to a maximum of \$100,000

Premium and Calculation

- 22% surcharge to *Comprehensive EQ Earthquake* policy premium
 - To determine endorsement premium multiply the total annual premium,(excluding the policy fee) of the *Comprehensive EQ Earthquake* policy by .22.
 - This endorsement can be added at policy inception, mid-term (premium is prorated) or renewal.

C. CONDOMINIUM EQ EARTHQUAKE COVERAGE POLICY

Underwriting Rules – The following are general guidelines to write Comprehensive Condominium Earthquake Coverage:

- (1) Coverage Limits; Minimum Coverage “C” value is \$25,000; Maximum value is \$500,000
- (2) Construction Type; Wood frame (including wood frame with stucco or exterior veneer) only. All other construction types including steel frame, reinforced concrete and masonry are ineligible.
- (3) Building Height: Maximum of three stories for buildings built prior to 1990. Buildings built in 1990 or later have no building height restriction.
- (4) Cumulative TIV limit for all condominiums per stand alone structures will be \$2,500,000.
- (5) Year of Construction, Foundation and Parking:
 - a) Dwellings built 1985 to Present: Buildings on slab on grade foundation an/or reinforced concrete subterranean, first floor or “tuck under” parking are eligible.
 - b) Dwellings built 1960 – 1984: Building with slab on grade foundations only. **Buildings construction with subterranean, first floor or “tuck under” parking are ineligible.**
 - c) Buildings built prior to 1960: Ineligible of coverage

Rating Band	A	B	C	D	E	F	G	H	I	J	K
Comprehensive EQ Earthquake 10 %Deductible	1.07	1.25	2.05	2.62	3.05	3.43	3.79	4.30	5.33	N/A	N/A
Comprehensive EQ Earthquake 15% Deductible	.92	1.14	1.82	2.26	2.56	2.81	2.95	3.36	4.15	N/A	N/A
Condominium EQ Earthquake**	2.52	2.66	2.99	3.36	3.81	4.32	4.80	5.46	6.83	9.39	17.42

*Rates per \$1,000 of Coverage A value for Comprehensive policies

**Rates per \$1,000 of Coverage C for Condominium policies

***Rating Band definitions of “a” through “k” appear in ZIP Code order in the Territories pages of this manual.

YEAR OF CONSTRUCTION: Subject to the following seismic retrofitting requirements, multiply the following factors to the Earthquake premium that was developed from the rate table shown above:
Condo Comprehensive Earthquake is not subject to the Year of Construction Factor

Construction Year Built	Frame Construction Retrofit
1973 and newer	1.00
1955-1972	1.12
1937-1954	1.12

Seismic Retrofitting Requirements

- (A) Dwelling is properly anchor bolted to the foundation with bolts placed four to six feet apart;
- (B) Cripple walls are braced with plywood or its equivalent;
- (C) Hot water heater is secured to the building frame;
- (D) Masonry chimney must be strapped both above and below the roof line;
- (E) Verification of retrofitting must accompany the new submission. The only acceptable verification will be a letter or completed work receipt from a licensed contractor, and inspection report from a qualified structural engineer or a report from a retrofitting inspection service within the past 20 years.

Policy Fee

There is a \$35.00 policy fee which applies to new and renewal policies for Dwellings \$1.5 million and under.

There is a \$150.00 policy fee which applies to new and renewal policies with Coverage A in excess of \$1.5 million.

BILLING

Billing is direct bill only. Invoices are mailed directly to the insured with copies to the producer. If producer receives premium payment it should be sent immediately to Universal without deducting any commissions. There is a \$5 installment fee.

ADDITIONAL ELIGIBILITY GUIDELINES

1. POLICY EFFECTIVE DATE

Comprehensive EQ Policies, Limited EQ Policies, Condo EQ Policies may be written with any effective date that complies with the other provisions in these rules and policy forms.

2. INFLATION GUARD

- a. The limits of insurance will be automatically adjusted on the renewal date of the policy based on an inflation factor of 5.0%. This factor is derived from the most current annual construction cost reports of an independent appraisal company and averaged based on the distribution of values by zip code for this program.

3. PRIOR EARTHQUAKE DAMAGE

All prior earthquake damage must be repaired before the risk will be eligible for coverage. A breakdown of prior damage (amount of loss to the dwelling, other structures, contents, etc.) and proof of repair by a licensed contractor may be required by Universal.

4. MORATORIUM

After a reported earthquake of 5.0 or greater on the Richter Scale, a moratorium on new business will immediately go into effect for a minimum of 60 days, or until lifted by Universal, at any location within a 100 mile radius of the earthquake epicenter. The moratorium does not apply to renewal coverage.

5. POLICY PERIOD

The policy period will begin when the request for coverage is received and approved by Universal. The inception of the earthquake policy will be at 12:01 am. The policy period shall be one year.

6. PREMIUM REVISIONS

Premium revisions shall be made in accordance with the following procedures:

- 1. The effective date of such revisions shall be as announced by the company.
- 2. New Business: If the premium is decreased, a policy issued prior to the effective date of the premium change with an inception date on or after the effective date of the change may be changed to the new premium.
- 3. Renewals: If the premium is decreased, a renewal policy which has been issued prior to the effective date of the premium change with renewal date on or after the effective date of the change may be changed to the new premium.
- 4. Changes made under the provisions of paragraphs 2. and 3. may be effective only on the inception or renewal date of the policy.

7. POLICY CHANGES

Coverage changes resulting in an additional or return premium shall be computed on a pro rata basis. Amounts of \$3.00 or less shall be waived.

NOTE: Changes to earthquake coverage are not to be bound.

8. ADDITIONAL INTEREST

The interest of individuals or companies (other than the mortgagee listed in the Declarations) may be added, and will be shown on additional interest endorsement.

9. CANCELLATION

If the policy is cancelled at the request of either the insured or the company, the return premium shall be 100% of the pro rata unearned premium. Return premium of \$3.00 or less shall be waived. The policy fee, however, is fully earned.

10. BILLING

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EARTHQUAKE TERRITORIAL DEFINITIONS

Earthquake Territory A is comprised of the following zip codes											
91901	93245	93638	95207	95314	95379	95648	95721	95916	95974	96048	96130
91905	93247	93640	95209	95315	95380	95650	95722	95917	95975	96050	96132
91906	93256	93641	95210	95316	95382	95651	95724	95918	95976	96051	96134
91916	93257	93642	95211	95317	95383	95652	95726	95919	95977	96052	96135
91917	93258	93643	95212	95318	95385	95654	95728	95920	95978	96054	96137
91931	93260	93644	95215	95319	95386	95655	95735	95922	95979	96055	96141
91934	93261	93645	95219	95320	95387	95656	95736	95923	95980	96056	96142
91935	93262	93646	95220	95321	95388	95658	95741	95924	95981	96057	96145
91962	93265	93647	95221	95322	95389	95659	95742	95925	95982	96058	96146
91963	93266	93648	95222	95323	95391	95660	95746	95926	95983	96059	96150
91980	93267	93649	95223	95324	95422	95661	95747	95928	95986	96061	96151
92003	93270	93650	95224	95325	95457	95662	95758	95929	95987	96062	96152
92019	93271	93651	95225	95326	95464	95663	95762	95930	95988	96063	96154
92021	93272	93652	95226	95327	95526	95664	95765	95931	95991	96064	96155
92025	93274	93653	95227	95328	95527	95665	95814	95932	95993	96065	96156
92026	93277	93654	95228	95329	95563	95666	95815	95934	96001	96067	96157
92027	93282	93656	95229	95330	95568	95667	95816	95935	96002	96068	96158
92029	93286	93657	95230	95333	95595	95668	95817	95936	96003	96069	
92033	93291	93660	95231	95334	95601	95669	95818	95937	96006	96070	
92040	93292	93661	95232	95335	95602	95670	95819	95938	96007	96071	
92064	93601	93662	95233	95336	95603	95671	95820	95939	96008	96073	
92065	93602	93664	95234	95337	95604	95672	95821	95940	96009	96074	
92067	93603	93665	95236	95338	95605	95673	95822	95941	96010	96075	
92068	93604	93666	95237	95340	95608	95674	95823	95942	96011	96076	
92069	93605	93667	95240	95342	95610	95675	95824	95943	96013	96078	
92071	93606	93668	95242	95345	95613	95677	95825	95945	96014	96079	
92078	93607	93669	95245	95346	95614	95678	95826	95946	96015	96080	
92082	93608	93670	95246	95347	95615	95679	95827	95947	96016	96084	
92084	93609	93673	95247	95348	95619	95680	95828	95948	96017	96085	
92086	93610	93675	95248	95350	95621	95681	95829	95949	96019	96086	
92127	93611	93701	95249	95351	95623	95682	95830	95950	96020	96087	
92128	93612	93702	95250	95354	95624	95683	95831	95951	96021	96088	
93201	93614	93703	95251	95355	95626	95684	95832	95953	96022	96089	
93202	93615	93704	95252	95356	95628	95685	95833	95954	96023	96090	
93204	93616	93705	95253	95357	95629	95686	95834	95955	96024	96091	
93207	93618	93706	95254	95358	95630	95689	95835	95957	96025	96092	
93208	93620	93710	95255	95361	95631	95690	95836	95958	96027	96093	
93212	93621	93711	95257	95363	95632	95691	95837	95959	96028	96095	
93218	93622	93720	95258	95364	95633	95692	95838	95960	96029	96096	
93219	93623	93721	95296	95365	95634	95693	95841	95961	96031	96097	
93221	93624	93722	95301	95366	95635	95697	95842	95962	96032	96101	
93223	93625	93725	95303	95367	95636	95698	95843	95963	96033	96103	
93227	93626	93726	95305	95368	95637	95699	95864	95965	96034	96105	
93230	93628	93727	95306	95369	95638	95703	95901	95966	96035	96106	
93235	93630	93728	95307	95370	95639	95709	95903	95968	96039	96116	
93237	93631	95202	95309	95372	95640	95712	95910	95969	96040	96119	
93239	93633	95203	95310	95373	95642	95713	95912	95970	96041	96122	
93242	93634	95204	95311	95374	95644	95715	95913	95971	96044	96123	
93244	93635	95205	95312	95375	95645	95717	95914	95972	96046	96125	
93245	93637	95206	95313	95377	95646	95720	95915	95973	96047	96129	

Earthquake Territory B is comprised of the following zip codes											
90704	92024	92119	92323	92691	93401	93442	93549	94573	95451	95616	96108
91301	92028	92120	92328	92692	93407	93444	93555	94574	95453	95618	96109
91302	92036	92121	92332	92694	93408	93445	93561	94576	95456	95627	96110
91320	92054	92124	92363	93210	93409	93446	93627	95010	95458	95641	96112
91902	92055	92126	92366	93215	93410	93449	93920	95064	95460	95676	96113
91910	92056	92129	92384	93226	93420	93450	93923	95304	95461	95694	96114
91913	92057	92130	92389	93234	93422	93451	93924	95360	95463	95695	96115
91914	92059	92131	92536	93238	93424	93453	93928	95376	95466	95701	96117
91915	92060	92139	92570	93250	93426	93465	93930	95410	95469	95714	96118
91941	92061	92145	92587	93255	93428	93512	93932	95415	95485	95776	96120
91942	92066	92152	92592	93263	93430	93513	93940	95423	95488	95944	96121
91945	92070	92173	92610	93276	93432	93518	93950	95424	95493	95956	96124
91977	92083	92182	92630	93280	93433	93522	93954	95426	95494	95984	96126
91978	92088	92199	92653	93283	93435	93523	94508	95427	95543	96037	96128
92008	92091	92225	92656	93285	93436	93524	94515	95428	95567	96038	96136
92009	92092	92239	92672	93287	93437	93529	94558	95429	95606	96094	96140
92014	92105	92242	92675	93308	93440	93531	94562	95437	95607	96104	96143
92020	92114	92267	92679	93312	93441	93541	94567	95443	95612	96107	96148
92023	92115	92280	92688								

Earthquake Territory C is comprised of the following zip codes											
90010	90632	91762	92109	92304	92562	92677	93102	93458	94021	95073	95548
90026	90633	91763	92111	92310	92563	92678	93106	93501	94060	95075	95552
90027	90638	91765	92113	92311	92571	92709	93107	93516	94074	95417	95553
90031	90639	91768	92116	92314	92584	92808	93109	93517	94511	95418	95554
90032	90640	91786	92117	92333	92585	92821	93205	93526	94512	95432	95555
90040	90731	91789	92122	92341	92586	92823	93240	93527	94548	95445	95556
90041	90732	91911	92123	92342	92590	92835	93249	93528	94561	95449	95558
90042	91205	91932	92132	92364	92591	92860	93254	93542	94571	95454	95559
90046	91356	91947	92134	92368	92595	92869	93304	93545	94589	95468	95565
90057	91360	91948	92140	92386	92596	92878	93306	93554	95003	95490	95569
90069	91362	91950	92147	92503	92602	92879	93309	93558	95005	95511	95570
90265	91364	92007	92154	92504	92612	92880	93313	93562	95006	95514	95571
90274	91367	92037	92161	92505	92620	92881	93402	93933	95007	95525	95573
90275	91377	92075	92252	92506	92624	92882	93427	93943	95017	95531	95585
90290	91403	92093	92256	92508	92626	92883	93429	93953	95018	95536	95587
90404	91604	92101	92260	92509	92629	92886	93434	93955	95041	95538	95653
90603	91608	92102	92264	92530	92637	92887	93452	93960	95060	95542	95688
90604	91748	92104	92277	92532	92651	92899	93454	93962	95065	95545	96111
90605	91750	92107	92301	92548	92673	93101	93455	94020	95066	95546	96133
90631											

Earthquake Territory D is comprised of the following zip codes											
90004	90068	90503	91203	91773	92258	92345	92561	93463	94513	94971	95462
90005	90077	90710	91204	91776	92268	92347	92603	93505	94514	94973	95470
90020	90210	90712	91310	91784	92282	92356	92618	93519	94517	95045	95471
90022	90254	90744	91361	91791	92284	92392	92865	93530	94535	95062	95482
90024	90272	90747	91501	91801	92285	92393	92866	93535	94572	95140	95486
90029	90277	90831	91723	92103	92305	92394	92877	93560	94597	95421	95528
90033	90293	90833	91724	92106	92307	92501	93021	93921	94929	95435	95549
90039	90401	90834	91745	92118	92308	92539	93022	94002	94946	95442	95550
90049	90402	90835	91754	92133	92309	92551	93206	94037	94950	95446	95560
90063	90403	90840	91755	92135	92315	92552	93241	94038	94965	95459	95620
90065	90501	91201	91770	92136	92327	92553	93460	94131			

Earthquake Territory E is comprised of the following zip codes											
90019	90263	91202	92108	92507	92676	92809	93033	93510	94070	94599	95420
90043	90301	91350	92278	92518	92701	92862	93040	93546	94509	94940	95431
90044	90302	91363	92335	92545	92703	93001	93041	93563	94525	94952	95436
90045	90304	91709	92337	92625	92799	93010	93042	93906	94533	95012	95444
90047	90305	91739	92338	92627	92802	93012	93224	94018	94553	95039	95472
90061	90502	91752	92365	92648	92805	93015	93268	94019	94556	95043	95481
90220	90804	91761	92398	92660	92806	93023	93405	94062	94569	95141	95562
90230	90807	91804									

Earthquake Territory F is comprised of the following zip codes											
90001	90038	90266	90716	91344	92407	92781	92845	93251	94028	94565	95409
90006	90056	90270	90745	91351	92557	92782	92861	93305	94044	94596	95419
90008	90058	90278	90746	91701	92604	92804	92867	93307	94061	94920	95430
90011	90201	90280	90814	91737	92606	92807	92868	93905	94096	94930	95441
90013	90232	90303	91046	91743	92614	92811	92870	93907	94098	94933	95452
90014	90245	90504	91125	91780	92704	92832	93013	93925	94402	94937	95524
90015	90247	90506	91207	92223	92705	92833	93035	93926	94403	94938	95564
90021	90248	90602	91208	92316	92706	92834	93060	93927	94503	94963	95625
90023	90250	90606	91307	92322	92707	92840	93111	94005	94510	94972	95687
90036	90255	90630	91311	92339	92710	92841	93117	94015	94531	95023	96161
90037	90260	90660	91326	92391	92780	92844	93220	94025	94547	95042	

Earthquake Territory G is comprised of the following zip codes											
90002	90099	90650	91101	91354	91733	92324	92683	93108	94099	94941	95465
90003	90101	90670	91103	91381	91744	92325	92801	93110	94108	94970	95480
90007	90240	90680	91104	91382	91746	92326	92831	93301	94129	94974	95497
90012	90241	90701	91105	91384	91764	92336	92843	93514	94304	94999	95501
90017	90242	90703	91106	91401	91767	92352	93003	93534	94305	95019	95503
90018	90261	90706	91107	91411	91790	92354	93004	93901	94307	95030	95534
90025	90262	90713	91108	91423	91792	92359	93036	93908	94534	95032	95537
90028	90311	90715	91206	91436	91803	92371	93043	94012	94549	95033	95540
90062	90405	90723	91303	91606	92210	92373	93064	94024	94550	95037	95547
90067	90505	91001	91304	91702	92220	92378	93066	94029	94564	95044	95551
90071	90601	91016	91306	91722	92313	92382	93067	94030	94617	95124	95589
90079	90621	91024	91316	91731	92318	92544	93103	94066	94922	95448	95412
90097	90623	91030	91335	91732	92321	92655	93105	94085	94924	95450	

Earthquake Territory H is comprised of the following zip codes											
90016	90211	90740	91383	91505	91711	92240	92397	94110	94301	94803	95120
90034	90221	90805	91387	91506	91730	92262	92519	94112	94516	94923	95129
90035	90222	90806	91390	91601	91740	92317	92567	94116	94526	94951	95135
90048	90249	90808	91402	91602	91741	92320	93030	94121	94530	95014	95142
90059	90291	90810	91405	91605	91759	92358	93461	94122	94551	95053	95403
90064	90620	90813	91406	91607	91766	92376	94014	94127	94585	95070	95404
90066	90717	90815	91502	91706	91775	92377	94022	94134	94595	95076	95492
90094	90720	91210	91504	91710	92110	92385	94027				

Earthquake Territory I is comprised of the following zip codes											
90212	91040	92004	92582	93536	94114	94519	94598	94704	94960	95112	95130
90292	91042	92155	92646	93543	94115	94520	94602	94707	94964	95113	95132
90742	91214	92222	92647	93544	94118	94521	94605	94708	95004	95116	95136
90743	91321	92230	92649	93591	94124	94523	94609	94709	95008	95117	95138
90802	91324	92234	92661	94010	94128	94528	94610	94720	95013	95118	95139
90803	91325	92254	92662	94040	94133	94552	94611	94903	95020	95119	95148
90822	91331	92266	92663	94041	94306	94559	94613	94925	95046	95121	95401
91006	91340	92270	92708	94063	94401	94563	94618	94928	95051	95123	95405
91007	91342	92283	93063	94080	94404	94568	94619	94931	95101	95125	95425
91010	91343	92372	93065	94087	94506	94578	94627	94939	95102	95126	95439
91011	91345	92399	93203	94102	94507	94583	94702	94947	95110	95127	95519
91020	91352	92555	93311	94103	94518	94586	94703	94956	95111	95128	95521
91023	91355										

Earthquake Territory J is comprised of the following zip codes											
92211	92346	92405	92546	93550	94086	94117	94542	94590	94805	94957	95133
92233	92369	92408	92583	93551	94089	94130	94544	94591	94806	95035	95137
92241	92374	92410	92657	93552	94104	94132	94546	94592	94901	95050	95407
92253	92401	92411	93222	93553	94107	94303	94566	94606	94904	95054	95416
92259	92403	92424	93225	94035	94109	94539	94579	94705	94945	95122	95433
92276	92404	92543	93532	94043	94111	94541	94588	94804	94949	95131	95476

Earthquake Territory K is comprised of the following zip codes											
92201	92236	92257	93243	94409	94545	94570	94587	94608	94621	94710	95002
92202	92243	92273	93252	94501	94555	94575	94601	94612	94625	94801	95026
92203	92249	92274	94065	94502	94557	94577	94603	94614	94626	94850	95134
92227	92250	92281	94105	94536	94560	94580	94607	94615	94706	94954	95487
92231	92251	92549	94123	94538							