

Earthquake Rating Bands

Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands
90001	F	90066	H	90504	F	91006	I	91356	C	91748	C
90002	G	90068	D	90505	G	91007	I	91360	C	91750	C
90003	G	90069	C	90601	G	91008	I	91361	D	91752	E
90004	D	90077	D	90602	F	91010	I	91362	C	91754	D
90005	D	90094	H	90603	C	91011	I	91364	C	91755	D
90006	F	90201	F	90604	C	91016	G	91367	C	91759	H
90007	G	90210	D	90605	C	91020	I	91377	C	91761	E
90008	F	90211	H	90606	F	91024	G	91381	G	91762	C
90011	F	90212	I	90620	H	91030	G	91382	G	91763	C
90012	G	90220	E	90621	G	91040	I	91384	G	91764	G
90013	F	90221	H	90623	G	91042	F	91387	F	91765	C
90015	F	90222	H	90630	F	91101	G	91390	G	91766	H
90016	H	90230	E	90631	C	91103	G	91401	G	91767	G
90018	G	90232	F	90638	C	91104	G	91402	H	91768	C
90019	E	90240	G	90640	C	91105	G	91403	C	91770	D
90020	D	90241	G	90650	G	91106	G	91405	H	91773	D
90022	D	90242	G	90660	H	91107	G	91406	H	91775	H
90023	F	90245	F	90670	G	91108	G	91411	G	91776	D
90024	D	90247	F	90680	G	91201	D	91423	G	91780	F
90025	G	90248	F	90701	G	91202	E	91436	G	91784	D
90026	C	90249	H	90703	G	91203	D	91501	D	91786	C
90027	C	90250	F	90704	B	91204	D	91502	H	91789	C
90028	G	90254	D	90706	G	91205	C	91504	H	91790	G
90029	D	90255	F	90710	D	91206	G	91505	H	91791	D
90031	C	90260	F	90712	D	91207	F	91506	H	91792	G
90032	C	90262	G	90713	G	91208	F	91601	H	91801	D
90033	D	90265	C	90715	G	91214	I	91602	H	91803	G
90034	H	90266	F	90716	F	91301	B	91604	C	91901	A
90035	H	90270	F	90717	H	91302	B	91605	H	91902	B
90036	F	90272	D	90720	H	91303	G	91606	G	91905	A
90037	F	90274	C	90723	G	91304	G	91607	H	91906	A
90038	F	90275	C	90731	C	91306	G	91701	F	91910	B
90039	D	90277	D	90732	C	91307	F	91702	G	91911	C
90040	C	90278	F	90740	H	91311	F	91706	H	91913	B
90041	C	90280	F	90742	I	91316	G	91708	H	91914	B
90042	C	90290	C	90743	I	91320	B	91709	E	91915	B
90043	E	90291	H	90744	D	91321	I	91710	H	91916	A
90044	E	90292	I	90745	F	91324	I	91711	H	91917	A
90045	E	90293	D	90746	F	91325	I	91722	G	91931	A
90046	C	90301	E	90755	I	91326	F	91723	D	91932	C
90047	E	90302	E	90802	I	91331	I	91724	D	91934	A
90048	H	90303	F	90803	I	91335	G	91730	H	91935	A
90049	D	90304	E	90804	E	91340	I	91731	G	91941	B
90056	F	90305	E	90805	H	91342	I	91732	G	91942	B
90057	C	90401	D	90806	H	91343	I	91733	G	91945	B
90058	F	90402	D	90807	E	91344	F	91737	F	91948	C
90059	H	90403	D	90808	H	91345	I	91739	E	91950	C
90061	E	90404	C	90810	H	91350	E	91740	H	91962	A
90062	G	90405	G	90813	H	91351	F	91741	H	91963	A
90063	D	90501	D	90814	F	91352	I	91744	G	91977	B
90064	H	90502	E	90815	H	91354	G	91745	D	91978	B
90065	D	90503	D	91001	G	91355	I	91746	G	92003	A

Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands
92004	I	92115	B	92268	D	92372	I	92583	J	92703	E
92007	C	92116	C	92270	I	92373	G	92584	C	92704	F
92008	B	92117	C	92273	K	92374	J	92585	C	92705	F
92009	B	92118	D	92274	K	92376	H	92586	C	92706	F
92010	B	92119	B	92275	J	92377	H	92587	B	92707	F
92011	B	92120	B	92276	J	92378	G	92590	C	92708	I
92014	B	92121	B	92277	C	92382	G	92591	C	92780	F
92019	A	92122	C	92281	K	92385	H	92592	B	92782	F
92020	B	92123	C	92282	D	92386	C	92595	C	92801	G
92021	A	92124	B	92283	I	92391	F	92596	C	92802	E
92024	B	92126	B	92284	D	92392	D	92602	C	92804	F
92025	A	92127	A	92285	D	92394	D	92603	D	92805	E
92026	A	92128	A	92301	C	92395	D	92604	F	92806	E
92027	A	92129	B	92305	D	92397	H	92606	F	92807	F
92028	B	92130	B	92307	D	92398	E	92610	B	92808	C
92029	A	92131	B	92308	D	92399	I	92612	C	92821	C
92036	B	92139	B	92309	D	92401	J	92614	F	92823	C
92037	C	92154	C	92311	C	92403	J	92617	C	92831	G
92040	A	92173	B	92313	G	92404	J	92618	D	92832	F
92054	B	92201	K	92314	C	92405	J	92620	C	92833	F
92056	B	92203	K	92315	D	92407	F	92624	C	92835	C
92057	B	92210	G	92316	F	92408	J	92625	E	92840	F
92058	B	92211	J	92317	H	92410	J	92626	C	92841	F
92059	B	92220	G	92318	G	92411	J	92627	E	92843	G
92060	B	92222	I	92320	H	92501	D	92629	C	92844	F
92061	B	92223	F	92321	G	92503	C	92630	B	92845	F
92064	A	92225	B	92322	F	92504	C	92637	B	92860	C
92065	A	92227	K	92324	G	92505	C	92646	I	92861	F
92066	B	92230	I	92325	G	92506	C	92647	I	92862	C
92069	A	92231	K	92326	G	92507	E	92648	E	92865	D
92071	A	92233	J	92333	C	92508	C	92649	I	92866	D
92075	C	92234	I	92335	E	92509	C	92651	C	92867	F
92078	A	92236	K	92336	G	92530	C	92653	B	92868	F
92081	B	92239	B	92337	E	92532	C	92655	G	92869	C
92082	A	92240	H	92338	E	92536	B	92656	B	92870	F
92083	B	92241	J	92339	F	92539	D	92657	J	92879	C
92084	A	92242	B	92341	C	92543	J	92660	E	92880	C
92086	A	92243	K	92342	C	92544	G	92661	I	92881	C
92091	B	92249	K	92344	D	92545	E	92662	I	92882	C
92101	C	92250	K	92345	D	92548	C	92663	I	92883	C
92102	C	92251	K	92346	J	92549	K	92672	B	92886	C
92103	D	92252	C	92347	D	92551	D	92673	C	92887	C
92104	C	92253	J	92352	G	92553	D	92675	B	93001	E
92105	B	92254	I	92354	G	92555	I	92676	E	93003	G
92106	D	92256	C	92356	D	92557	F	92677	C	93004	G
92107	C	92257	K	92358	H	92561	D	92679	B	93010	E
92108	E	92258	D	92359	G	92562	C	92683	G	93012	E
92109	C	92259	J	92363	B	92563	C	92688	B	93013	F
92110	H	92260	C	92365	E	92567	H	92691	B	93015	E
92111	C	92262	H	92366	B	92570	B	92692	B	93021	D
92113	C	92264	C	92368	C	92571	C	92694	B	93022	D
92114	B	92266	I	92371	G	92582	I	92701	E	93023	E

Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands
93030	H	93254	C	93449	B	93615	A	93726	A	94070	E
93033	E	93255	B	93450	B	93616	A	93727	A	94074	C
93035	F	93256	A	93451	B	93618	A	93728	A	94080	I
93036	F	93257	A	93453	B	93619	A	93730	A	94085	J
93040	E	93260	A	93454	C	93620	A	93901	G	94086	J
93041	E	93263	B	93455	C	93621	A	93905	F	94087	I
93060	F	93265	A	93458	C	93622	A	93906	E	94089	J
93063	I	93266	A	93460	D	93625	A	93907	F	94105	K
93065	I	93267	A	93461	H	93626	A	93908	G	94107	J
93066	G	93268	E	93463	D	93627	B	93920	B	94110	H
93067	G	93270	A	93465	B	93630	A	93921	D	94112	H
93101	C	93271	A	93501	C	93631	A	93923	B	94114	I
93103	G	93272	A	93505	D	93633	A	93924	B	94116	H
93105	G	93274	A	93510	E	93635	A	93925	F	94117	J
93108	G	93277	A	93514	G	93636	A	93926	F	94118	I
93109	C	93280	B	93516	C	93637	A	93927	F	94121	H
93110	G	93283	B	93517	C	93638	A	93930	B	94122	H
93111	F	93285	B	93518	B	93640	A	93932	B	94123	K
93117	F	93286	A	93523	B	93643	A	93933	C	94124	I
93202	A	93291	A	93527	C	93644	A	93940	B	94127	H
93203	I	93292	A	93529	B	93646	A	93950	B	94131	D
93204	A	93301	G	93531	B	93647	A	93953	C	94132	J
93205	C	93304	C	93532	J	93648	A	93954	B	94133	I
93206	D	93305	F	93534	G	93650	A	93955	C	94134	H
93207	A	93306	C	93535	D	93651	A	93960	C	94301	H
93208	A	93307	F	93536	I	93652	A	93962	C	94303	J
93210	B	93308	B	93541	B	93653	A	94002	D	94304	G
93212	A	93309	C	93543	I	93654	A	94005	F	94305	G
93215	B	93311	I	93544	I	93656	A	94010	I	94306	I
93218	A	93312	B	93545	C	93657	A	94014	H	94401	I
93219	A	93313	C	93546	E	93660	A	94015	F	94402	F
93220	F	93314	C	93550	J	93662	A	94018	E	94403	F
93221	A	93401	B	93551	J	93664	A	94019	E	94404	I
93223	A	93402	C	93552	J	93665	A	94020	C	94501	K
93224	E	93405	E	93553	J	93667	A	94022	H	94502	K
93225	J	93420	B	93554	C	93668	A	94024	G	94503	C
93226	B	93422	B	93555	B	93669	A	94025	F	94505	D
93227	A	93426	B	93560	D	93673	A	94027	H	94506	I
93230	A	93427	C	93561	B	93675	A	94028	F	94507	I
93234	B	93428	B	93562	C	93701	A	94030	G	94508	B
93235	A	93430	B	93563	E	93702	A	94037	D	94509	E
93238	B	93432	B	93591	I	93703	A	94038	D	94510	F
93240	C	93433	B	93601	A	93704	A	94040	I	94511	C
93241	D	93434	C	93602	A	93705	A	94041	I	94513	D
93242	A	93435	B	93604	A	93706	A	94043	J	94514	D
93243	K	93436	B	93606	A	93710	A	94044	F	94515	B
93244	A	93437	B	93608	A	93711	A	94060	C	94517	D
93245	A	93441	B	93609	A	93720	A	94061	F	94518	I
93247	A	93442	B	93610	A	93721	A	94062	E	94519	I
93249	C	93444	B	93611	A	93722	A	94063	I	94520	I
93250	B	93445	B	93612	A	93723	A	94065	K	94521	I
93252	K	93446	B	93614	A	93725	A	94066	G	94523	I

Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands
94525	E	94592	J	94947	I	95117	I	95255	A	95379	A
94526	H	94595	H	94949	J	95118	I	95257	A	95380	A
94528	I	94596	F	94951	H	95119	I	95258	A	95382	A
94530	H	94597	F	94952	E	95120	H	95301	A	95383	A
94531	E	94598	I	94954	K	95121	I	95304	B	95386	A
94533	E	94599	E	94956	I	95122	J	95307	A	95388	A
94534	E	94601	K	94960	I	95123	I	95310	A	95389	A
94535	D	94602	I	94963	F	95124	G	95311	A	95391	B
94536	K	94603	K	94965	D	95125	I	95313	A	95401	I
94538	K	94605	I	94970	G	95126	I	95315	A	95403	H
94539	J	94606	J	94973	D	95127	I	95316	A	95404	H
94541	J	94607	K	95002	K	95128	I	95319	A	95405	I
94542	J	94608	K	95003	C	95129	H	95320	A	95407	J
94544	J	94609	I	95004	I	95130	I	95321	A	95409	F
94545	K	94610	I	95005	C	95131	J	95322	A	95410	B
94546	J	94611	I	95006	C	95132	I	95323	A	95419	F
94547	F	94612	K	95007	C	95133	J	95324	A	95421	D
94549	G	94618	I	95008	I	95134	K	95326	A	95422	A
94550	G	94619	I	95010	B	95135	H	95327	A	95423	B
94551	F	94621	K	95012	E	95136	I	95328	A	95424	B
94552	I	94702	I	95013	I	95137	J	95329	A	95425	I
94553	E	94703	I	95014	C	95138	I	95330	A	95426	B
94555	K	94704	I	95018	G	95139	I	95333	A	95430	F
94556	E	94705	J	95019	G	95140	F	95334	A	95435	D
94558	B	94706	K	95020	I	95141	E	95335	A	95436	E
94559	I	94707	I	95023	F	95148	I	95336	A	95437	B
94560	K	94708	I	95030	G	95202	A	95337	A	95439	I
94561	C	94709	I	95032	G	95203	A	95338	A	95441	F
94563	I	94710	K	95033	G	95204	A	95340	A	95442	D
94564	G	94801	K	95035	J	95205	A	95341	A	95443	B
94565	F	94803	H	95037	G	95206	A	95343	A	95444	E
94566	J	94804	J	95039	E	95207	A	95345	A	95446	D
94567	B	94805	J	95041	C	95209	A	95346	A	95448	G
94568	I	94806	J	95042	F	95210	A	95348	A	95451	B
94569	E	94901	J	95045	D	95212	A	95350	A	95452	F
94571	C	94903	J	95046	I	95215	A	95351	A	95453	B
94572	D	94904	J	95050	J	95219	A	95354	A	95454	C
94574	B	94920	F	95051	I	95220	A	95355	A	95457	A
94576	B	94923	H	95054	J	95222	A	95356	A	95458	B
94577	K	94924	G	95060	C	95223	A	95357	A	95461	B
94578	I	94925	I	95062	D	95228	A	95358	A	95462	D
94579	J	94928	J	95065	C	95230	A	95360	B	95464	A
94580	K	94929	D	95066	C	95231	A	95361	A	95465	G
94582	I	94930	F	95070	H	95236	A	95363	A	95467	B
94583	I	94931	I	95073	C	95237	A	95365	A	95469	B
94585	H	94933	F	95075	C	95240	A	95366	A	95470	D
94586	I	94937	F	95076	H	95242	A	95367	A	95471	D
94587	K	94938	F	95110	I	95245	A	95368	A	95472	E
94588	J	94939	I	95111	I	95246	A	95370	A	95476	J
94589	C	94941	G	95112	I	95247	A	95374	A	95482	D
94590	J	94945	J	95113	I	95249	A	95376	B	95485	B
94591	J	94946	D	95116	I	95252	A	95377	B	95490	C

Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands	Zip Codes	Bands
95492	H	95650	A	95765	A	95954	A	96088	A
95497	G	95651	A	95776	B	95958	A	96091	A
95501	G	95653	C	95814	A	95959	A	96092	A
95503	G	95655	A	95815	A	95961	A	96093	A
95519	I	95656	A	95816	A	95962	A	96094	B
95521	I	95658	A	95817	A	95963	A	96097	A
95525	C	95660	A	95818	A	95965	A	96101	A
95531	C	95661	A	95819	A	95966	A	96103	A
95540	G	95662	A	95820	A	95968	A	96104	B
95547	G	95663	A	95821	A	95969	A	96107	B
95548	C	95664	A	95822	A	95971	A	96118	B
95552	C	95665	A	95823	A	95973	A	96120	B
95560	D	95666	A	95824	A	95977	A	96122	A
95562	E	95667	A	95825	A	95978	A	96124	B
95567	B	95669	A	95826	A	95979	A	96130	A
95570	C	95670	A	95827	A	95981	A	96137	A
95573	C	95672	A	95828	A	95982	A	96140	B
95589	G	95673	A	95829	A	95983	A	96141	A
95602	A	95675	A	95830	A	95987	A	96142	A
95603	A	95677	A	95831	A	95988	A	96143	B
95605	A	95678	A	95832	A	95991	A	96146	A
95608	A	95680	A	95833	A	95993	A	96148	B
95610	A	95681	A	95834	A	96001	A	96150	A
95613	A	95682	A	95835	A	96002	A	96161	F
95614	A	95683	A	95838	A	96003	A		
95616	B	95684	A	95841	A	96007	A		
95618	B	95685	A	95842	A	96008	A		
95619	A	95686	A	95843	A	96013	A		
95620	D	95687	F	95864	A	96019	A		
95621	A	95688	C	95901	A	96020	A		
95623	A	95689	A	95912	A	96021	A		
95624	A	95690	A	95914	A	96022	A		
95625	F	95691	A	95916	A	96023	A		
95626	A	95692	A	95917	A	96025	A		
95627	B	95693	A	95918	A	96027	A		
95628	A	95694	B	95919	A	96028	A		
95629	A	95695	B	95923	A	96032	A		
95630	A	95701	B	95926	A	96035	A		
95631	A	95703	A	95928	A	96041	A		
95632	A	95709	A	95930	A	96051	A		
95633	A	95713	A	95932	A	96052	A		
95634	A	95714	B	95934	A	96055	A		
95635	A	95722	A	95935	A	96057	A		
95636	A	95726	A	95937	A	96062	A		
95637	A	95728	A	95938	A	96063	A		
95638	A	95736	A	95942	A	96064	A		
95640	A	95742	A	95945	A	96067	A		
95641	B	95746	A	95946	A	96069	A		
95642	A	95747	A	95947	A	96073	A		
95645	A	95757	A	95948	A	96080	A		
95646	A	95758	A	95949	A	96084	A		
95648	A	95762	A	95953	A	96087	A		

INTEGON NATIONAL INSURANCE COMPANY
Mobile Home Earthquake Coverage

LIMITED EARTHQUAKE COVERAGE

Mobile Home

Coverage A – Dwelling	Limit shown in declarations
Coverage C - Personal Property	\$5,000
Coverage D - Loss of Use	\$1,500

No separate deductible 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 Earthquake Deductible for Coverage A.
 No deductible shall apply to Coverage D - Loss of Use.

Earthquake Discount: Mobile homes with an Earthquake Restraint Bracing System certified by the State of California will be written with a 10% deductible but charged the rate for 15% deductible.

Rate Table: Mobile Home per \$1000 of Coverage A											
Rate Band	A	B	C	D	E	F	G	H	I	J	K
Limited EQ Factor	1.96	2.08	2.32	2.57	2.92	3.26	3.61	4.08	5.02	7.00	12.77

COMPREHENSIVE EARTHQUAKE COVERAGE

Limits (Not Available for Renters/Vacant program)

Coverage A – Dwelling	Limit shown of Declarations Page
Coverage B – Adjacent Structures	10% of Coverage A Limit
Coverage C – Personal Property	50% of Coverage A Limit
Coverage D – Additional Living Expense	Lesser of \$25,000 or 20% of Coverage A Limit

Rate Table: Mobile Home per \$1000 of Coverage A											
Rate Band	A	B	C	D	E	F	G	H	I	J	K
Comprehensive EQ Factor	2.00	2.17	2.50	2.88	3.36	3.88	4.37	5.04	6.45	N/A	N/A

Rating instructions (All Programs)

Rating Band definitions are based on zip codes and are located in the Rating Band tables contained in this manual. Identify the applicable zip code and associated Rating Band for the insured location. Multiply the Coverage A limit (in Thousands) by the Rating Band Comprehensive Factor determined from the table above. Round this premium to the nearest dollar.

Year of Construction

Subject to the following seismic retrofitting requirements, multiply the following Year of Construction factor to the rounded premium that was determined from the Rating Band table shown above. Round the premium to the nearest dollar.

Construction	FRAME Construction ONLY	
Year Built	Retrofit	Non-Retrofit
1973 and Later	1.00	1.00
1960 - 1972	1.12	1.25
1937 - 1959	1.12	1.50

Seismic Retrofitting Requirements

- 1) Dwelling is properly anchored bolted to the foundation with bolts placed four to six feet apart;
- 2) Cripple walls are braced with plywood or its equivalent;
- 3) Hot water heater is secured to the building frame;
- 4) Masonry chimney must be strapped both above and below the roof line;
- 5) 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 inspections service within the past 20 years.

Deductibles

Apply the applicable factor to the premium. Round this premium to the nearest dollar. This is the Total Earthquake Premium.

Deductible Factors

10%	1.00
15%	0.80
20%	0.65
25%	0.50

Options

Additional Earthquake Coverage

\$.15/\$1000 of Coverage A