

EQECAT Mitigation Measures (Standard 5.3.5)

May 24, 2003

% Change in Statewide Zero Deductible Loss Cost (Relative to Base Case)

	Roof Strength		Roof Covering		Roof to Wall		Wall to Floor		Opening Protection		Opening Strength	
	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min
Frame Owners	-14.7%	24.8%	-18.4%	42.1%	-5.5%	27.2%	-5.5%	24.8%	-18.4%	2.5%	-25.7%	32.2%
Masonry Owners	-13.0%	25.1%	-16.7%	40.1%	-3.7%	25.1%	-3.7%	17.5%	-16.7%	2.5%	-24.1%	30.1%
Mobile Homes	0.0%	0.0%	-1.8%	7.4%	-18.6%	24.6%	-37.1%	58.4%	-13.0%	2.5%	-14.8%	2.5%
Frame Renters	-9.4%	15.9%	-11.7%	27.0%	-3.5%	17.5%	-3.5%	15.9%	-11.7%	1.6%	-16.4%	20.6%
Masonry Renters	-8.6%	16.5%	-11.0%	26.5%	-2.4%	16.5%	-2.4%	11.6%	-11.0%	1.7%	-15.9%	19.9%
Frame Condos	-13.3%	22.4%	-16.6%	38.1%	-5.0%	24.7%	-5.0%	22.4%	-16.6%	2.2%	-23.3%	29.2%
Masonry Condos	-11.5%	22.2%	-14.8%	35.5%	-3.3%	22.2%	-3.3%	15.5%	-14.8%	2.2%	-21.3%	26.6%

For example, if all buildings in the state covered by Frame Owners policies had the best possible set of mitigation measures related to Roof Strength, the Statewide Zero Deductible Loss Cost would be 14.7% lower than in the standard Output Ranges.