

### *Do You Know Your Earthquake Classifications?*

Earthquake classifications assign a numerical value to a building based on construction features that affect its ability to withstand an earthquake. Unlike in the building codes, these classifications are based on potential property loss, not life safety. Therefore, from an insurance perspective, it can give you a more accurate idea of how specific building materials are expected to perform in terms of loss.

Below is a quick reference guide to earthquake classifications.

<b>Wood frame</b>	1C	<b>Habitational:</b> Dwellings, 100% apartment and condominium buildings, not exceeding 2 stories. No area limit. <b>Non-habitational:</b> 3 stories or less and 3,000 square feet or less in ground floor area.
	1D	Area and height limits not qualifying for 1C
<b>Metal frame</b>	2A	1 story and 20,000 square feet or less ground floor area.
	2B	Area and height limits not qualifying for 2A.
<b>Steel frame</b>	3A	<b>Floors and roofs:</b> Poured-in-place reinforced concrete or concrete fill on metal deck. Open web steel joists excluded. <b>Exterior Walls:</b> Non-load bearing and poured-in-place reinforced concrete or reinforced unit masonry. *Column-free areas greater than 2,500 square feet, do not qualify
	3B	<b>Floor and roof:</b> Poured-in-place reinforced concrete, or metal, or any combination, except building over 3 stories may have roofs of any material <b>Exterior Walls:</b> Any non-load bearing material.
	3C	<b>Floor and roof:</b> Any material. <b>Exterior Walls:</b> Any non-load bearing material.
<b>Reinforced concrete frame</b>	4A	<b>Exterior Walls:</b> Poured-in-place reinforced concrete or reinforced unit masonry. a. Poured-in-place reinforced concrete frame; b. Poured-in-place reinforced bearing walls; c. Partial structural steel frame with a. and/or b. *Column-free areas greater than 2,500 square feet, does not qualify
	4B	<b>Exterior Walls:</b> Any non-load bearing material. Structural System as in 4A
	4C	d. Precast load carrying system and/or e. Reinforced concrete lift-floor slabs and/or roof; and f. Otherwise qualifying for 4A or 4B
	4D	Structural System as above but with; <b>Exterior Walls:</b> Any non-load bearing material. <b>Floors and roofs:</b> Any material.
<b>Masonry</b>	5A	This EQ class is not used in Washington State



	5AA	<b>Floors and roofs:</b> wood or metal <b>Exterior Walls:</b> Load bearing: a. Poured-in-place reinforced concrete; and/or b. Precast reinforced concrete; and/or c. Reinforced brick masonry; and/or d. Reinforced hollow concrete block
	5B	<b>Floors and roofs:</b> Any material <b>Exterior Walls:</b> Load bearing of unreinforced brick or other unreinforced solid masonry units, excluding adobe.
	5C	<b>Floors and roofs:</b> Any material <b>Walls:</b> Load bearing of hollow tile or other hollow unit masonry construction and/or adobe. Also included are buildings not covered by any other class.