

**Spatial Analysis of Frequency and Severity for Water versus Non-water
Homeowners Claims in California**

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ABSTRACT

The primary focus of this research is the frequency and severity of **Water** loss claims in California, although analyses of the Non-water and Homeowners claims frequencies and severities is included. The Non-water claims data do not include Water claims. The Homeowners claims consist of Water Claims plus Non-water claims. The spatial distribution patterns of frequencies and severities are mapped and analyzed at the ZIP code level. The study produced thirty six maps that represent the geographic variations of frequencies and severities in different regions of California. The maps reveal the pockets of high frequencies and severities. The analysis identified regions of very high **Water** claim frequencies (the Southern California region), very high Non-water frequencies (the Northern and Central California regions), and moderately high Non-water severities (the Northern California, Los Angeles Area, and Southern California regions). Similarly, the study identified regions with very low Non-water severities (the Central California and Bay Area regions). Statistical analysis of the potential factors correlated with the spatial pattern of claims frequency and severity that might help explain these differences was somewhat inconclusive. The factors analyzed at the ZIP code level included average annual precipitation (Precip), housing density per square mile (HD), median age of house (MA), median house value (MHV), and per capita personal income (PI). None of these single factors correlated well with any of the claims categories analyzed. Median house value and per capita income had the highest correlation coefficients with Water severity, (.478) and (.471) respectively. The multiple linear regression models with the above independent variables showed more interesting results. About 27% of the total variance of **Water** frequencies is explained by the model that uses MHV, HD, HA and Precip as the independent variables. For **Water** severities, this model explained a little above 23% of the variation. Though the variation explained by these models is not high, the models show statistically significant relationships between the dependent variables and some of the independent variables at 99% confidence level. With Non-water claims, the model explained only eight percent for frequency and nine percent for severity.

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Introduction

There is widespread concern about the performance of the homeowners insurance market in California in recent years. These concerns are the result of a variety of factors such as some non-renewals of long standing customers, and the role of water damages and mold claims in increasing paid losses and rate hikes (Haunted Houses- 2002). A short report by IINC (2003) examined water losses at a statewide level, while the present study deals with losses in smaller geographic areas. The major focus of this research is to provide information about spatial differences at ZIP code level in the frequency and severity of Water loss claims in California. A dramatic increase in the frequency (number of claims) or severity (cost per claim) can provide some idea about the underlying causes of higher premiums in homeowners insurance. The present study also looks into the underlying factors behind water losses from a spatial perspective. Major factors contributing to the spatial distribution of frequencies and severities are also statistically tested with correlation analysis and regression analysis. The study concludes with areas for consideration as to future research.

This research is important for three main reasons. One, it can identify the geographic areas with high risk Water claims and of Non-water claims. Two, if specific factors related to water losses can be identified, it could lead to effective strategies to manage risk attributed to water damages. Third, this study is unique because there is no other analysis currently available dealing with Water and Non-water claims frequencies and severities at ZIP code level. There is also no study that maps frequencies and severities of Water, Non-water and Homeowners claims at the ZIP code level. Additionally, there is no study that deals with adjusting the claim data for credibility of Water, Non-water and Homeowners claims using small geographic units. Thus, it is a pioneering attempt.

Literature Review

A literature review was conducted to determine if there were any studies of homeowners insurance with significant spatial detail. None were found. The literature on credibility adjustments of claims data was also reviewed for studies involving a small geographic scale. Although there is considerable general literature on credibility, such as Trowbridge (1987), Mowbray (1914), Perryman, F.S. (1932), Bailey (1950), Longley-Cook (1962), Bailey (1950), Buhlmann (1967), Hickman and Heacox (1999) , only Hunstad (1996) dealt with credibility at the ZIP code level. However, the main focus of the Hunstad analysis was private passenger auto. There are several references available on homeowners insurance, but only a few are included for this study. For a general understanding about homeowners insurance, how the homeowners policy evolved, structure of HO-3 policy (designed for the owner-occupants of one to four family dwellings) a good text is Wiening and others (2002). It also deals with different coverages such as coverage A-dwelling, coverage B- other structure, coverage C- personal property and coverage D-loss of use and additional coverages. Beam (2002) has a very good treatment about homeowners and other personal property coverages too.

Data and Research Methodology

The data source for this study was the Earthquake and Fire data call (EF-2002), a special data call and an Addendum data call. The special data call was sent to over 535 insurance companies that write homeowners insurance in California. The data was collected for the experience years 2000, 2001 and 2002. After the data was received from the insurance companies, the data was edit checked for accuracy. This process is as time consuming as the collection of the data. In order to expedite the completion of the project, the data from the 13 top homeowner insurance companies was used. These companies comprised a little over 77% of the Homeowners market. The data for three experience years 2000, 2001 and 2002 was combined at ZIP code level. The data items used for this analysis were total exposure, total incurred property loss, total claim counts, total losses for water damages and claim counts for water damages. The Non-water data was derived by subtracting the Water data figures, such as Water claim counts from the total claim counts for Homeowners. For detailed information about the data , the data calls, see Appendix F and G.

The data source for the maps and for most of the tables was the data collected through data calls. Median housing value data was obtained from Western Economic Research (WER), the Information Connection, Inc. Average annual precipitation data was obtained from the National Weather Service website and supplemented by the information gathered by telephone calls to fire stations and libraries of many California cities. Data for the other potential explanatory variables was obtained from the Demographic Research Unit of the California Department of Finance. Claims data was derived from the Department of Insurance's data calls previously described.

This study employs GIS (Geographic Information System) as a mapping tool and the classical credibility approach for adjusting frequency and credibility data at the ZIP code level. The use of the ZIP codes as a basic geographic unit for analyzing the data and making maps of frequency and severity distributions is a reasonable approach. It helps identify the high risk locations more accurately than using county as a unit of analysis.

Most ZIP codes in the present study did not have sufficient data to credibly estimate the average claim frequency and severity for Water, Non-water and Homeowners. In order to overcome this problem of sparse data at ZIP code level, the frequencies and severities were adjusted for credibility. Further details about credibility, its definition, the need to adjust for credibility and techniques used for adjusting the data for credibility are included in Appendix A. The steps used for adjusting for full credibility are outlined in Appendix B.

Frequencies and severities for Water, Non-water and Homeowners at the ZIP code level were calculated using the following formulas:

Frequency = number of claims/number of house years of exposure.

Severity = incurred property losses/number of claims.

Then, frequencies and severities were adjusted for full (100%) credibility for the ZIP codes that did not meet the full credibility level. A total number of 1,082 claims were used as the standard for full credibility. If the data in a ZIP code did not meet this standard, it was adjusted for full

credibility. Basically, adjusting the data for credibility improves the estimated values for the cases where originally the data is sparse.

Credibility Levels of Unadjusted Data

Exhibit 1 consists of a table that shows the credibility levels of unadjusted ZIP code data and also three graphs showing the credibility levels of unadjusted data based on the 1,082 claims standard. It displays the percentage of ZIP codes with credibility levels ranging from 0% to 100% for Water, Non-water and Homeowners claim frequencies. The data in all the ZIP codes with credibility level from 0% to 90% were adjusted for full credibility. Almost 95% of the total ZIP codes for Water claims, 84% for Non-water and 72% for Homeowners claims got adjusted for full credibility.

Results

The following Table 1 provides an overall picture at the state level about the total claims, proportion of Water claims to Non-water and Homeowners claims, frequencies and severities.

Table 1. Water claims, Non-water Claims and Homeowners Claims

	Water	Non-water	Homeowners
Total Claims	478,728	843,154	1,321,882
Proportion of claims	36%	64%	100%
Total Losses	\$1,834,135,735	\$3,536,400,460	\$5,370,536,195
Proportion of Losses	34%	66%	100%
Freq per 1000 ¹	22	33	55
Severity	\$3,831	\$4,194	\$4,063

The Water claims and losses are slightly over one third of the total claims and total losses. At the statewide level, for 55 frequencies per 1,000 exposure years for Homeowners claims, there are 22 frequencies per 1,000 exposures for water. The Water claim severity at state level is \$3,831, while Non-water claim severity is \$4,194 and Homeowners claim severity is \$4,063. The Water claims and Water losses comprise 36% and 34 % a little above one half of the Non-water claims and losses, and roughly one third of the Homeowners claims and losses. It seems that Water claims play an important role in the Homeowners insurance risk distribution because of their share of a little over one third of the total claims.

Spatial Variations

This section of the study presents California zip code maps and corresponding analysis for claim frequency and then claim severity of water claims. Similarly, maps and analysis of claim frequency and claim severity for Non-water claims follow. Each of these four subsections is further broken out by five distinct geographic regions in the state: Northern California, Central

¹ Freq per 1000 are frequencies per 1,000 exposure years.

California, Southern California, Bay Area (the San Francisco Oakland Bay), and Los Angeles Area. These regions were constructed based on member counties sharing common characteristics, such as geographic location, degree of urbanization, metro areas and agricultural areas. (These regions are different from the twenty regions or groups used when developing territorial complements in adjusting for credibility.)

The four sections and the six regions (counting statewide as a region) resulted in the generation of 24 maps, Exhibits 2-5 displaying the spatial patterns for Water and Non-water claims at the ZIP code level. Experimentation yielded the ten ranges (or levels) selected to best display the frequency data and the ten for severity levels. The map legends define these ranges. Another twelve maps appear in Exhibits 6 and 7 that display analogous data for the Homeowners claims, a combination of Water and Non-water claims.

A simple question can be posed as to why bother mapping data for frequencies and severities for small geographic units such as ZIP codes? Mapping of the data at ZIP code level will help uncover the smaller areas or pockets of high claim frequencies and severities. If the data is mapped at regional or county level, it could conceal the information about the small geographic units.

Instead of burdening the reader with mathematically complex actuarial formulas, a simple approach to explain frequencies and severities of claims in California ZIP codes system was selected. The interested reader does not need to read the narrative to gain some understanding about the spatial distribution pattern of frequencies and severities; glancing through the maps can provide sufficient comprehension.

Table 2. Water and Non-water Pockets of Highest Frequency and Severity Ranges in Five Regions

Claim Type	Northern California	Central (non-Bay) California	Bay Area	Los Angeles Area	Southern California (excluding L.A. Area)
Highest Frequency Ranges (claims per thousand exposure years)					
Water	37-42	32-36	43-49	50-61	62-83
Non-water	195-223	78-105	78-105	52-63	78-105
Highest Severity Ranges (per claim)					
Water	\$6,503-\$11,138	\$6,503-\$11,138	\$6,503-\$11,138	\$6,503-\$11,138	\$6,503-\$11,138
Non-water	\$15,741-\$22,032	\$9,984-\$15,740	\$9,984-\$15,740	\$15,741-\$22,032	\$15,741-\$22,032
Highest Frequency Pockets (city and ZIP code)					
Water	37-42	32-36	43-49	50-61	62-83
	Brentwood 94513	Elk Grove 95758	Antioch 94509	Compton 90220	Colton 92324
		Tracy 95304		Carson 90745	Laguna Niguel 92677
				Gardena 90248	Moreno valley 92553
				Walnut 91789	Perris 92571
					Rancho Santa Margarita 92688
					Riverside 92507
					San Juan Capistrano 92675
					Silverado - 92676
Non-water	195-223	78-105	78-105	52-63	78-105
	Alturas 96101	Acampo 95220	Clayton 94517	Woodland Hills 91364	California City 93505
	Canby 96054	Citrus Heights 95610	Hayward 94545		Littlerock 93543
	Davis Creek 96108	Elk Grove 95624	Hercules 94547		Phellan 92371
	Fort Bidwell 96112	Stockton 95207	Oakley 94561		Ranchita 92066
	Likely 96116		Suisun City 94585		
	Look Out 96054		Vallejo 94589		
	Madeline 96119				
Highest Severity Pockets (city and ZIP code)					
Water	\$6,503-\$11,138	\$6,503-\$11,138	\$6,503-\$11,138	\$6,503-\$11,138	\$6,503-\$11,138
	Chester 96020	Citrus Heights 95610	Inverness 94937	Agoura Hills 91301	Capistrano Beach 92624
	Echo Lake 95721	Diamond Spring 95619	Knightsen 94548	Calabasas 91302	Dana Point 92629
	Markleeville 96120	Folsom 95630		Chatsworth 91311	Irvine 92612
	Norden 95724	Placerville 95667		Encino 91316	La Jolla 92037
	Portola 96122			Malibu 90265	Laguna Beach 92651
	Truckee 96161			Pacific Palisades 90272	Palm Desert 92211
				Palos Verdes Pen 90274	Poway 92064
				Topanga 90290	Rancho Mirage 92270
					San Juan Capistrano 92675
Non-water	\$15,741-\$22,032	\$9,984-\$15,740	\$9,984-\$15,740	\$15,741-\$22,032	\$15,741-\$22,032
	Ferndale 95536	Shingle Springs 95682	San Francisco 94114	Pasadena 91106	Bonsall 92003
	Garberville 95542		San Francisco 94118		Fallbrook 92028
	Petrolia 95558				
Note: Frequencies are per 1,000 exposure years.					

Table 2 compares Water claims and Non-water claims by each of the five geographic regions. It shows the values for the highest frequency ranges and the highest severity ranges. It also lists the ZIP codes and corresponding city in these highest ranges.

Based on Table 2, it is apparent the distributions differ between Water and Non-water claims. While the highest Water frequencies appear in the Southern California region, it is the Northern and Central California regions that contain the highest Non-water frequencies. While all five regions contain the highest range of Water severities, only the Northern California, Southern California and Los Angeles Area contain the highest range of Non-water severities.

Table 2 also makes it clear with its list of high range ZIP codes that the Southern California region contains the greatest number of highest range Water frequencies, as well as, highest range Water severities.

In the following pages, the maps of Water claim frequency and severities are discussed first. Then the maps of Non-water claims frequencies and severities are interpreted. The maps are based on the data collected through the data call for experience years 2000, 2001 and 2002.

Water Claim Frequencies

State of California: As a broad generalization, the frequencies map for California points out that the geographic distribution of water claim frequencies range from zero to 83 per 1,000 exposure years. In general, the Northern California region of the State has lower claim frequencies (0 to 42) than the Southern California region where a greater portion is within a range from 24 to 83. In the Central California region, the frequencies vary from 0 to 42 per 1,000 exposure years. Around the Bay Area claim frequencies vary from 1 to 36. In the Los Angeles Area Water claim frequencies range from 19 to 83 per 1,000 exposure years. Broadly, it can be stated the Water claim frequencies increase from Northern California to Southern California, with the highest claim frequencies at 83 per 1,000 exposure years. After adjusting for credibility, an examination of the distribution of Water claim frequencies showed that the distribution is not a normal distribution, i.e., it does not follow the bell-shaped curve most readers are familiar with. Specifically, the distribution for this data is simultaneously peaked and has a flat (large) tail compared to the normal distribution. More appropriately, it can be termed leptokurtic. The mean or average frequency value is 21.8 with the standard deviation (S.D.) of 6.7. The lower limit of the highest range (62 to 83) is as much as the mean plus 6 S.D. (62.1) of the distribution. See Appendix D for further details.

Northern California: The water claim frequencies vary from 0 to 42 in this region. The spatial pattern of distribution of water claim frequencies in this region shows that the water claim frequencies are higher (range from 20 to 42) in the south central portion and taper off towards the surrounding coastal, northern and Sierra Nevada areas where these vary from 0 to 19. The reason for such a geographic distribution is not clear except the fact that in the northern, coastal and foothill area (Sierra Nevada), there is very sparse population and fewer housing units compared to the south central portion of this geographic region per se. However, frequency value is a rate (per thousand exposure years) and should not necessarily be directly affected by population or housing densities.

Central California: This geographic region is quite similar to the Northern California region

based on the range of Water claim frequencies. Most of the area displays frequencies in the range of 0 to 36. With the exception of the Bay Area portion, the highest range of Water claim frequencies in the Central California region is from 32 to 36. Only a few ZIP codes have frequencies in this highest range and these ZIP codes are located east of San Francisco Bay.

Bay Area: The water claim frequencies distribution in the Bay Area generally varied from 0 to 49, but only a single ZIP code had no water claim. The frequencies increase from the coastal area and San Francisco Bay Area near Berkeley, Oakland, San Leandro cities in Contra Costa Alameda and Solano counties towards inland. Around the city of San Leandro, the Water claim frequencies are highest ranging from 43 to 49 per 1,000 exposure years in this region. Compared to the highest range of water claim frequencies (62 to 83) for the state, the range of 43 to 49 is moderate.

Southern California: In this geographic region, Water claim frequencies per 1,000 exposure years are the highest. Most of the region has water claim frequencies over 23 per 1,000 exposure years. There are several pockets in the highest frequency ranges of 62 to 83 per 1,000 exposure years. The spatial distribution of Water claim frequencies is higher in the southern and southwestern part of the region compared to the north part of the region. The area of very high concentration is in Orange, Riverside and San Bernardino counties. Specifically, these pockets of high water claim frequencies are: city of Silverado, city of San Juan Capistrano in Orange county, city of Perris, city of Riverside in Riverside county and city of Colton in San Bernardino county.

Los Angeles Area: Though the range of the Water claim frequencies distribution in the Los Angeles Area varies from 0 to 61 with only a few ZIP codes below frequency of 1, the majority of the area has over 23 claims per 1,000 exposure years. About a dozen ZIP codes have frequencies in the range of 37 to 42; half a dozen ZIP codes have claim frequencies between 43 and 49. Also several ZIP codes have Water claim frequencies between the ranges of 50 to 61. The Los Angeles Area has a higher range of claim frequencies than the Northern California, Central California and Bay Area.

Water Claim Severities

State of California: The map of Water claim severities for the State of California shows that there are several pockets with high severity values ranging from \$6,503 to \$11,138 in the Northern California, Central California and Southern California regions of the state. In the Northern California region, a greater proportion of the severities are under \$4,128 with the exception of several pockets of high severities. In the Central California geographic region, there is a good portion of the area which has severities in the range of \$4,128 to \$4,659. A small number of pockets with severity values from \$4,660 to \$5,374 and \$5,375 to \$6,502 also exist in the Central California area. Even though the number of very high water severity pockets is not large, comparatively speaking, Northern California and Southern California have more pockets of high severities than the Central California region. As a very broad generalization, it can be stated the water claim severities increase outwards from the Central California towards the north, east and south. The kurtosis value for the water claim severities for the state is 2.7. It indicates that the distribution of Water claim severities is platykurtic, a characteristic of distributions that are simultaneously less peaked and have a thinner (small) tail. The mean or average severity value is \$3,831 with the standard deviation of \$1,058. The pockets of highest severities are well

above the mean plus 2 S.D. The upper limit of the highest range exceeds the mean plus 6 S.D. However, after adjusting for credibility, the distribution of Water severities became close to a normal distribution.

Northern California: The water claim severities range from \$0 to \$11,138 in this region. The spatial pattern of distribution of water claim severities shows that the Water claim severities are higher along the counties bordering Nevada in the Sierra area and lower in both the northern coastal areas and northern part of this region. Many parts of these Sierra counties have severities over \$4,128. Consequently, it seems that environmental conditions impact claim severities.

Central California: With respect to Water claim severities, this geographic region is quite similar to the Northern California region. It has higher severities in the north eastern part and lower severities towards its central portion. Severities range from \$0 to \$11,138, with a few pockets of very high value. These pockets of very high severities are located in the north eastern part of this region which is an area of severe environmental conditions. Claim severities in the range of \$2,400 to \$2,835 are predominant in a large portion of the central part of this region. Another very small area with high severities is located in the southwestern portion of this region.

Bay Area: The Water claim severities distribution in most of the Bay Area varies from \$1 to \$5,374, with the exception of two locations where one has a high range of severity and the other zero severity. The highest range of severities is between \$6,503 to \$11,138 and it is the city of Inverness in Marin county. Only one location has zero water claim severity and it is in the city of Burlingame in San Mateo county. In general, severities increase from north to south in the Bay Area region regions.

Southern California: This is the geographic region where the water claim severities are relatively higher than other regions. There are pockets of high severities in Southern California also. The highest range in this region is from \$6,503 to \$11,138. Mainly, the pockets of high severity are located near the coastal area. In general, the severities decline as the distance from the coast increases. The notion that the proximity to water affects the pattern of distribution of severities has some close correspondence in this region.

Los Angeles Area: Though the range of Water claim severities varies from almost \$0 to \$11,138 in this region, the area of lowest range for severities is relatively small. In fact, this is the area where the number of high severity pockets is greatest in California. The major portion of this region has water claim severities over \$3,247. The pockets of high severity are located in the coastal region. The proximity to a water body appears to be an important reason for these pockets of high severity. However, there could be some other factors such as the age of buildings, their dilapidated infrastructure and some cultural factor such as certain groups who do not take good care of their homes that affect the severities in this region.

Non-water Claim Frequencies

State of California: The map of Non-water claim frequencies for the State of California shows that there are noticeable geographic variations in the distribution of frequencies. For Non-water claims, the claim frequencies per 1,000 exposure years vary considerably from the Northern California to Southern California region. The ZIP codes that are inland in the Northern

California region have a higher frequency than the Central California and the Southern California regions. The highest range of frequencies between 195 to 223 per 1,000 exposure years for Non-water is concentrated in Modoc county. This is quite a contrast with the very low water claim frequencies in other parts of the Northern California region. Areas with less than 31 claims per 1,000 exposure years are concentrated in the hilly area of the Central California region and areas around Los Angeles Area in Southern California region. This geographic pattern of Non-water claim frequencies is very similar to the water claim frequencies for the hilly portion of the Central California region.

The range of Non-water frequencies is much larger than for water claim frequencies. The highest range of Non-water claim frequencies is three times greater than the highest range of water claim frequencies. In general, the Non-water claims frequencies decline from the Northern California region to the Southern California region. The Northern California portion of the State has higher claim frequencies (0 to 223) than the Southern California portion where a greater portion has below 78 frequencies. In the Central California region, the claims frequencies vary from 0 to 161 with a very small percentage of the area with frequencies in the highest range of 195 to 223 per 1,000 exposure years. In the Bay Area, claim frequencies for Non-water vary from 1 to 105, with a majority of the region in the range of 31 to 77. In the Los Angeles Area, the Non-water claims frequencies range from 0 to 51 per 1,000 exposure years.

In the Southern California region the claim frequencies for the Non-water vary from 0 to 77 for most of the area with a very small portion of ZIP code in the range of 78 to 161 per 1,000 exposure years. For the State of California, the mean or average claims frequency value for Non-water is 44 and the standard deviation (S.D.) is 29.3. The pockets of highest frequencies in the range of 195 to 223 are a little above mean plus 5 S.D. The kurtosis value of the distribution is 19.8, and the distribution of the Non-water claim frequencies is leptokurtic. Leptokurtic distribution is simultaneously peaked and has a flat (large) tail. After adjusting for credibility, the distribution of Non-water frequencies did not yield a normal distribution.

Northern California: In this region, the Non-water claim frequencies vary from 1 to 223. The claim frequencies are highest in the northeastern portion and lowest in the southeastern section of this region. A major portion of Modoc county has the highest frequency range between 195 to 223 per 1,000 exposure years, with the exception of a small enclave in the center that has a range between 106 to 161. Almost all the section along the coastal area of this region has a frequency range between 31 to 41. The range of frequencies in the central portion of this region varies between 42 to 105 except a few pockets with the highest range of 195 to 223. Along the Eastern borders of Lassen, Plumas, Sierra, Nevada, Placer and Alpine counties, the frequencies vary from 1 to 194 with very few pockets of the highest frequencies in the range of 195 to 223. The reason for such a geographic distribution is not clear.

Central California: This geographic region is quite similar to the Northern California region as is the case with Water claim frequencies. The range of Non-water frequencies vary from 0 to 105 per 1,000 exposure years in most of the area in this region. About half the region has frequencies between 1 and 41, and less than one third has frequencies between 42 and 77. A small portion has Non-water frequencies between 78 to 105 per 1,000 years of exposure in this region. There are a couple of pockets of very high frequency in Plumas county in the range of 195 to 223. In general the Non-water frequencies show a decreasing trend from the northern portion of this

region to the southern portion. In a major section, along the coastal area of this region, the range of frequencies is between 31 to 41 except some small portion around the Bay Area where the frequencies are in the range of 42 to 77.

Bay Area: The Non-water claim frequencies distribution in the Bay Area varies from 1 to 105 per 1,000 exposure years with the exception of one location that has zero frequency in San Francisco county. The Non-water claims frequencies increase inland in a northeast direction from the Bay Area with the highest range frequencies in Contra Costa and Solano counties. Broadly, it can be stated that where water frequencies are higher, the Non-water frequencies are higher also, and both increase in the same direction from the Water bodies of San Francisco Bay and San Pablo Bay towards the interior. There seems to be some spatial association between distance from the water bodies and number of frequencies per 1,000 in this section of the Bay Area.

Southern California: The highest range of claim frequencies of Non-water vary from 78 to 105 and there are only less than half a dozen ZIP codes in this range. This is the geographic region where the Water claim frequencies per 1,000 exposures are highest, but the Non-water claims frequencies are in a moderate range. Most of the region has Non-water claims frequencies less than 78 per 1,000 exposure years. Over 50% of the region has frequencies between 0 to 41. A major portion around Los Angeles Area has frequencies in the lower range of 0 to 30. The Non-water frequencies along the coastal area are also in a lower range. In general, frequencies increase moving away north, east and west of Los Angeles. In San Bernardino county, the range of frequencies between 42 to 51 makes an interesting pattern that is close to a U shape that extends into Inyo county. This region does not have very high frequency values for Non-water claims, but it leads all the regions in high (over 105) claim frequencies for Water.

Los Angeles Area: The Non-water frequencies in the Los Angles area are in a very low range varying from 1 to 30 in a major portion of the of the region. A smaller portion has Non-water claims frequencies between 31 to 41 per 1,000 exposure years. An even smaller portion, about a dozen ZIP codes, have frequencies between 42 to 51 per 1,000 exposure years. There is only one small pocket with the highest range (52 to 63) found in the city of Woodland Hills in Los Angeles county. It is interesting to note that the Los Angeles Area has a higher range of Water claim frequencies than Northern California, Central California and Bay Area regions, but a much lower range of the Non-water claim frequencies.

Non-water Claim Severities

State of California: The highest range for the Non-water severities is \$15,741 to \$22,032 and the lowest range from \$0. Of the three pockets in the highest range, one is in Humboldt county (Northern California), the second is in San Diego county (Southern California) and the third is in the Los Angeles Area. The third pocket is not easily discernible on the California statewide map, but can be clearly seen on the map of Los Angeles Area. In the Northern California region of the State, a major portion of the area has claims severities between \$0 to \$6,207. In the Central California region, Non-water severities generally range from \$0 to \$9,983, except one ZIP code in El Dorado county in the range of \$9,984 to \$15,740. In the Southern California region, a major portion of the Non-water claims severities vary between \$3,033 to \$3,714. In general for the Southern California region, Non-water claims severities decrease heading northwards. In the

Northern California Region, the Non-water severities decrease from the north section from Del Norte, Siskiyou, Modoc, Lassen and Humboldt counties towards Colusa county. In the Central California region, the Non-water severities decrease from the coastal area and northeastern portion towards the interior section of this region. The mean of the statewide Non-water claim distribution is \$4,194 and the S.D. (standard deviation) is \$1,592. The upper most value in the highest severities range is a little higher than mean plus 11 S.D. The kurtosis value of the distribution is 24. Since the kurtosis value is greater than 3, the distribution is leptokurtic. Leptokurtosis is associated with distributions that are simultaneously peaked and have a flat (large) tail. After adjusting for credibility, the distribution of Non-water severities did not yield a normal distribution.

Northern California: The Non-water claim severities vary widely in this region. The highest range of Non-water severities (\$15,741 to \$22,032) in this region is located on the coast in Humboldt county. Three zip codes located in Sonoma, Trinity and Humboldt county have the high severity range of \$9,984 to \$15,740. The severity range in Del Norte county varies from \$3,715 to \$9,983. Most of the area in Siskiyou county has a range of \$4,401 to \$7,554. A portion of Lassen county has Non-water claims severity in the range of \$6,208 to \$7,554. Mendocino county has a severity range of \$5,212 to \$6,207 for most of the Non-water claims. A small part on the eastern side of Shasta county has a high range between \$7,555 to \$9,983 and a good portion of Colusa county has the claims severity range between \$1 to \$3,032. In Butte, a portion of Non-water claims severities varies from \$3,033 to \$3,714 and the same is the case with Glenn county. Tehama county has some areas with severities range varying from \$4,401 to \$5,211. A major portion of this region has severities in the range of \$3,033 to \$6,207. Along the coastal area of this region, the Non-water severities are relatively consistent varying from \$3,715 to \$6,207.

Central California: The whole region has Non-water severities below \$9,984 except one pocket of high severity varying from \$9,984 to \$15,740. A nearly continuous band of high severities in the range of \$7,555 to \$9,983 extends from the coastal Marin county from the city of Inverness to Monterey county with a break in the coastal area of the northern part of San Francisco county. Fresno, Kern, Tulare counties also have locations in the same range of \$7,555 to \$9,983. There are several locations which have Non-water severities in the range of \$6,208 to \$7,554 and these are found in Fresno, El Dorado, San Mateo, Santa Cruz and Tulare counties. Also, there are several locations which have severities in the range of \$6,156 to \$7,731 in Marin, Santa Clara, Sacramento, E1 Dorado and San Joaquin counties. Most of the region has Non-water severities varying from \$1 to \$7,554.

Bay Area: The Non-water claim severities distribution in most of the Bay Area varies from \$1 to \$9,983. Two ZIP codes in San Francisco county have a very high severity range of \$9,984 to \$15,740. There is one location with a zero value of severity and it is ZIP code 94218 also in San Francisco county. The next highest range (\$7,555 to \$9,983) locations are: Mill Valley, Fairfax and Nicasio in Marin county, Atherton and Oakland in Alameda county, La Honda, Pescadero and Menlo Park in San Mateo county, and Los Gatos in Santa Clara county. In general, the Non-water severities decrease moving inland from the San Francisco county area. However, the southeastern section adjacent to the San Francisco Bay has Non-water severities in the range of \$0 to \$3,032 and the same is the case in the northern portion bordering the San Pablo Bay. In

general, the Non-water and Water severities in the Bay Area show a similar spatial pattern; both types of severities increase moving south to north.

Southern California: This is the geographic region where the Non-water claim severities pockets are relatively higher than other regions. It has about half a dozen of Non-water severity pockets in the very high range of \$9,984 to \$15,740 and three pockets of Non-water highest severities in the range (\$15,741 to \$22,032). Two are located in the city of Fallbrook and Bonsall both in San Diego county. The third pocket of the highest severity range is in Pasadena in Los Angeles county, but it is not clearly visible on this map. (See the Los Angeles Area map). There are about half a dozen locations that have very high Non-water severity range of \$9,998 to \$15,740. These are Calabasas, Topanga, Pacific Palisades in Los Angeles county and Irvine in Orange county. Additionally, there are locations in San Diego county and these are Ranchita, Julian, Descanso, Borrego Springs and Boulevard. The existence of such a large pocket with five ZIP codes of very high severities in San Diego county is not clearly understood. Another pocket of high frequency in the range of \$7,555 to \$9,983 is also located in San Diego county and it is ZIP code 91901. In general, the Non-water severities show a declining trend from the coastal areas around Los Angeles and San Diego towards the inland locations.

Los Angeles Area: The range of Non-water severities in the Los Angeles Area vary widely. The lowest range is \$1 to \$3,032. The highest range is \$15,741 to \$22,032 and found partly in San Marino and part in Pasadena in Los Angeles county. Two other pockets of very high severity with a range \$9,984 to \$15,740 and a range of \$7,555 to \$9,983 are adjacent to the highest severity location. One is located in Pasadena, and the other is located in South Pasadena. There are also three other locations of very high severity, and these are found in Beverly Hills, Pacific Palisades and Calabasas. A major portion of the Los Angeles Area has Non-water severities varying from \$4,401 to \$7,554. In general, Non-water severities decrease from the coastal area towards the north, northeast and east with the exception of the aforementioned very high severities in San Marino and Pasadena. As a broad generalization, the water claim severities also show a similar behavior and decline towards the interior portion in this region. However, this region does not display as much concentration with pockets of Non-water highest range of severities as is the case with water claim severities. There are more numerous and also larger pockets of water severities in this region than Non-water severities.

Relationship Between Claims and Proximity to Water Bodies

For either Water claims or Non-water claims, very high frequencies or severities are not directly related to closeness of a body of water. However, for either Water claims or Non-water claims, frequencies and severities are higher in the metropolitan areas such as Los Angeles, San Diego, San Francisco and Sacramento, while lower in the rural areas. Also, for either Water or Non-water claims, the frequencies and severities are higher in the Southern California region and lower in the Northern California region.

The presence of very high frequency and high severity pockets of Water and Non-water claims may offer promising target opportunities. Measures that can reduce or eliminate these pockets can yield big rewards. Unchecked, these pockets might become serious problem. Thus, it is important to better understand the underlying factors for these pockets. This knowledge can be

used to develop appropriate courses of action that will either directly reduce high claim frequencies and severities or indirectly by addressing the underlying causes.

The analysis of the maps indicates that pockets of very high frequencies and severities have no clear relationship with the distance from water bodies. In order to explain the existence of these pockets, correlation analysis was performed. Correlation is a measure of association between two or more variables. Correlation coefficients range from -1.00 to +1.00. A value of 0.00 represents a lack of correlation. The value of -1.00 means a perfect negative correlation while a value of +1.00 represents a perfect positive association. The negative correlation values mean that as a value of one variable goes up the value of the other goes down. Consequently, regardless of the sign, the farther away a correlation value is from zero, the stronger is the correlation.

Table 3 displays the results of correlation analysis for median house value (MHV), per capita personal income (PI), housing density per square mile (HD), median age of housing (MA) and precipitation (Precip) with Water claim frequency, Water claim severity, Non-water claim frequency and Non-water claim severity.

**Table 3. Water and Non-water Correlation Coefficients for California
2000-2002**

	Precip	MHV	PI	MA	HD
Water Frequency	-.356	.152	.134	-.021	-.046
Water Severity	.012	.478	.471	-.051	.122
Non-water Frequency	.090	-.226	-.079	0.161	-0.169
Non-water Severity	.248	.128	0.177	0.012	-0.014

Precip = Precipitation, MHV = Median House Value, PI = Per Capita Income
MA = Median Age of House, and HD = Housing Density per square mile.

Because Table 3 only contains low correlation coefficients, it indicates that there are no variables that are strongly correlated to the dependent variables. The two largest values, .478 and .471, are for the correlation values of water severity with median house value and per capita income, respectively. It is not surprising that these two values are similar as the two potential explanatory variables are highly correlated with each other. Nonetheless, even these values do not provide a good explanation of the distribution of water claim severity.

An additional analytical step was undertaken by using the explanatory variables as drivers in a multiple linear regression model fitted to each of the four key variables. It was expected that maybe in combination the explanatory variables might be better able to shed light on the distribution pattern of frequencies and severities. Because median house value and per capita income were highly correlated with each other, the regression models never used both of them together. The results of regression model are reported in Table 4. For Water frequencies, based

on the t-ratios, the coefficients are statistically significant at 0.01 level for MHV, MA and Precip for the regression equation that uses MHV as one of the independent variables instead of PI. Also the coefficients are statistically significant at 0.01 level for PI, MA and Precip for the regression equation that uses PI as one of the independent variables in place of MHV. The fitted model explains almost 27% of the variation in Water frequency for the equation that uses MHV as one of the independent variables and 26% for the equation that uses PI as one of the independent variables. The MA, and precip have negative signs in the specified equations and this is counter intuitive. For Water severities, based on the t-ratios, the coefficients are statistically significant at 0.01 level for the regression equation that uses MHV instead of PI. The coefficients are also statistically significant at 0.01 level for PI, MA and HD for the regression equation that substitutes PI for MHV. The R^2 statistic shows that the fitted models explains a little above 23% for the equation that uses MHV and almost 27% for the equation that uses PI. The MA has a negative sign and seems counter intuitive. The sign of this coefficient implies that older houses will have less severe water claims. However, it can be true for new homes where more severe Water claims can result because of bad plumbing installation. The simplified Water severity model by excluding the MA, and retaining the PI, and HD as independent variables, explained a little over 24% of the total variation. Both models have statistically significant relationship at 99% confidence level between Water severities and three independent variables (PI, HD and MA) and two independent variables (PI and HD) respectively. Since the p values for the analysis of variance (ANOVA) are less than 0.01 for the Water frequencies and severities, there is a statistically significant relationship between the Water frequencies and independent variables at 99% confidence level. The same is the case for Water severities. For Water frequencies, it does not make much difference in the R-squared values whether MHV or PI is used for the multiple regression models.

The present analysis shows that the pockets of high frequencies and severities also have no clear relationship with the distance from water bodies. Consequently, a large proportion of the geographic variation remains unexplained. The claim severities are correlated to MHV and it is known that coastal areas have high house values. If the MHV variable is controlled and model is run including the distance from the water bodies as independent variable, it might expose some relationship between claim severity and water bodies. However, there is no data to substantiate this hypothesis at present. It appears that the frequencies and severities are randomly distributed and are not easily explainable by regression analysis. It also points out that more data for claim counts and losses for a longer period as well as for some other relevant variables should be incorporated in regression model. The data for water loss claims caused by appliances people use every day, such as a washing machines, water heaters or refrigerators, are required. The data about specific home conditions such as leaky hoses in the kitchen and laundry room and pipe bursts should also be included in the analysis. The number of rain storm days is another relevant factor to be considered.

**Table 4. Multiple Regression Results for Water and Non-water Frequency and Severity Claims, California
2000-2002**

Dependent Vars	<i>Independent Vars and their coefficients</i>						
	Intercept	MHV	PI	HD	MA	Precip	R ²
Water Freq	28.6445 (34.105)***	0.0000121 (4.832)***	-	-0.000057 (-0.375)	-0.21314 (-8.758)***	-0.12195 (-8.609)***	0.265
Water Freq	28.8372 (34.396)***	-	0.0000669 (4.406)***	0.000077 (0.5201)	-0.21210 (-8.685)***	-0.12543 (-8.820)***	0.260
Water Sev	2721.4 (26.66)***	-	0.0334122 (12.188)***	0.075013 (2.980)***	-0.60733 (-3.897)***	-0.23359 (-0.0911)	0.265
Water Sev	2819.18 (18.438)***	0.0054579 (11.95)***	-	0.024500 (0.886)	-5.05066 (-1.139)	1.72055 (1.720)	0.231
Non-water Freq	52.4473 (10.847)***	-0.0000650 (-4.501)***	-	-0.002843 (-3.254)***	0.19471 (1.389)	0.01141 (0.139)	0.071
Non-water Freq	50.4044 (15.242)***	-	-0.0001390 (-1.566)	-0.003288 (-4.032)***	0.02264 (4.485)***	0.02692 (0.3224)	0.075
Non-water Sev	3380.89 (18.325)***	-	0.0200112 (4.064)***	0.839092 (1.856)	0.32612 (1.165)	26.5945 (5.779)***	0.093
Non-water Sev	3097.14 (11.259)***	0.0023464 (2.855)***	-	0.025624 (0.049)	16.1089 (2.021)	26.7715 (5.550)***	0.087

*** Significant at 0.01 level. Sample size (N) = 526 ZIP codes.

t-ratios are included in parenthesis below the coefficients of each equation.

Vars = variables, Freq = Frequency, Sev = Severity, MHV= Median House Value,

PI = Per Capita Income, HD = Housing Density per square mile,

MA = Median Age of House and Precip = Precipitation.

Some Ideas For Future Research

The study presented here has advanced the understanding of the nature of frequency and severity of claims in relation to Water, Non-water and Homeowners. However, a number of unanswered questions remain to be addressed. These questions cannot be fully explored until data for a longer time period about Water, Non-water and Homeowners claims and losses become available. The underlying factors that affect the geographic distribution pattern of Water, Non-water and Homeowners frequencies and severities should be further explored with additional data. Specific data about the home conditions such as leaky hoses in the kitchen and laundry room and pipe bursts could prove useful. “On the average, almost three-fourths of our water loss claims each year are caused by appliance people use every day, such as a washing machine, water heater or refrigerator” as the vice president of claims for an insurance company puts it in PR Newswire (2003). The data on the total number of stormy days could be more useful than annual precipitation. The impact of economic, environmental and legal factors on the severity and frequency distributions also merit investigation.

Also the availability of a more detailed set of data allows for different approaches to adjusting credibility. Instead of 1,082 as a standard for claims, other approaches such as calculation of a coefficient of variation to determine the standard claim size can be attempted, but it will require data on each individual claim. A Bayesian approach to credibility is another potential improvement. The comparison of the results of this analysis can be made to see what sort of accuracy is contributed by the Bayesian approach. For a long time, the theory of credibility has been based on the number of claims alone and ignores the distribution of claim amounts. Some research that takes into consideration the claim amounts, as well as, number of claims appears warranted.

By changing the spatial scale from ZIP code to CCD (Census County Division), ED (Enumeration District), or county, some additional insights may be gained about the underlying factors influencing the distribution of geographic patterns of claim frequencies and severities. A geographic scale other than ZIP code can be used for credibility adjustments.

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Exhibit 1

Credibility Levels of ZIP Code Data

**Graphs of Credibility Levels of Unadjusted Data for
Water, Non-water (Only HO) and Homeowners (HO)**

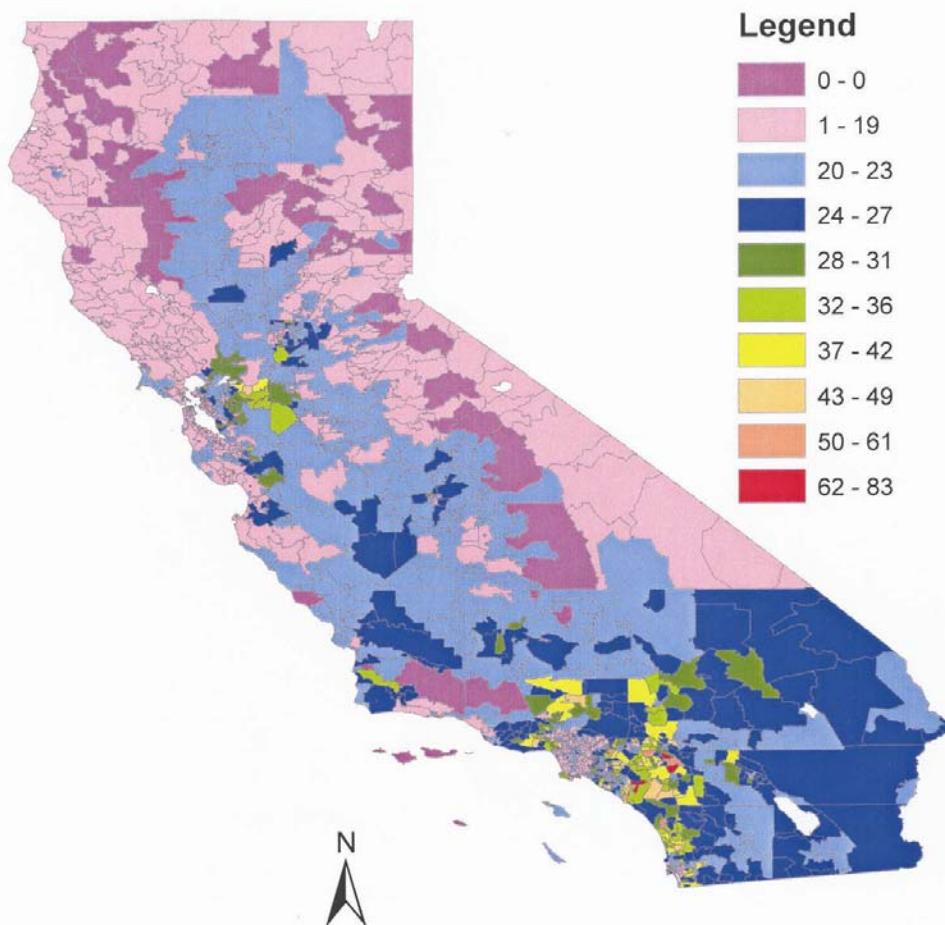
Table 5. Credibility Levels of ZIP Code Data
 (Percent of ZIP Codes)

Credibility Level *	Water Claim Frequency	Non-water Claim Frequency	Homeowners Claim Frequency
0%	44%	34%	30%
10%	13%	11%	11%
20%	10%	8%	5%
30%	7%	7%	5%
40%	6%	5%	5%
50%	5%	4%	4%
60%	4%	4%	4%
70%	3%	4%	3%
80%	2%	3%	3%
90%	2%	3%	2%
100%	5%	16%	28%

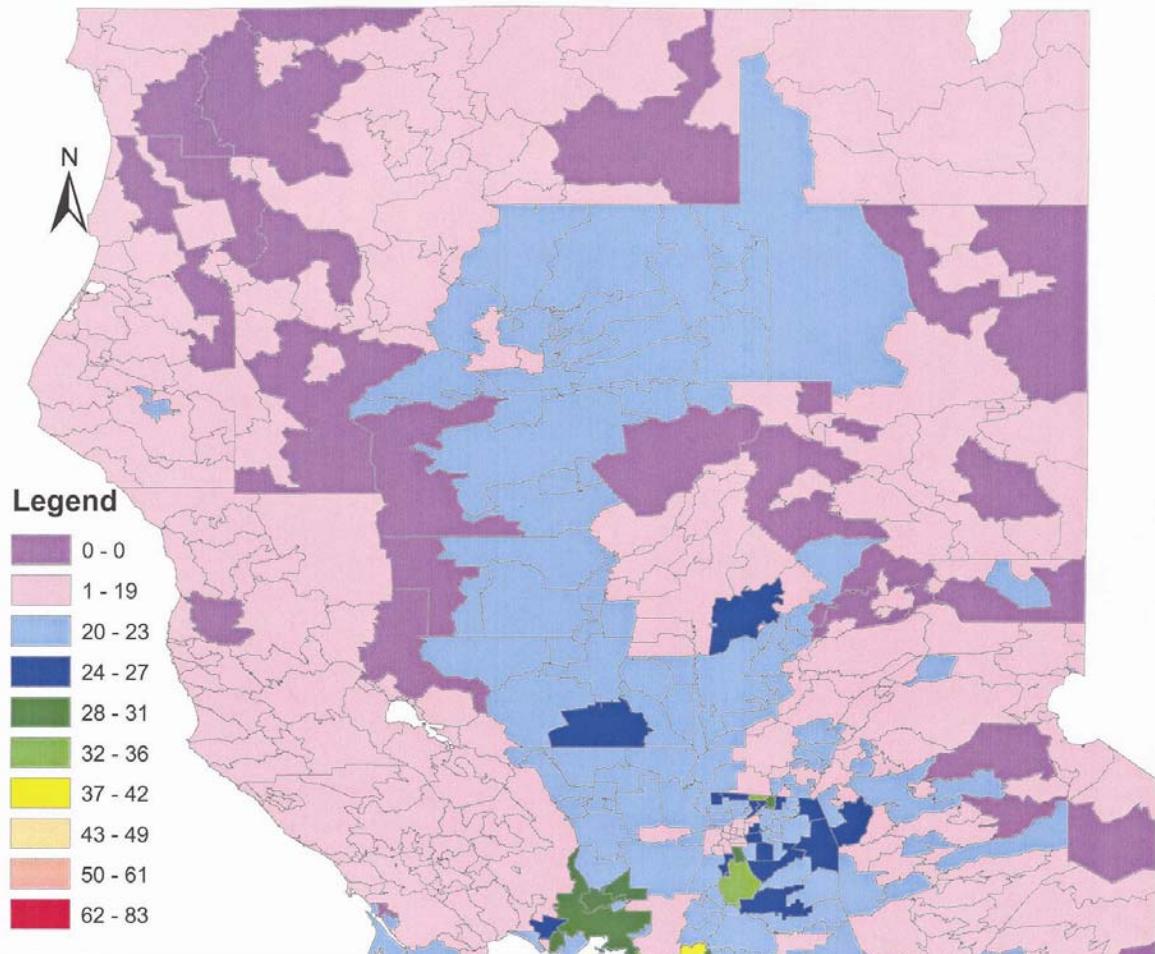
*Rounded to nearest 10%

Exhibit 2
Maps of Water Claim Frequencies

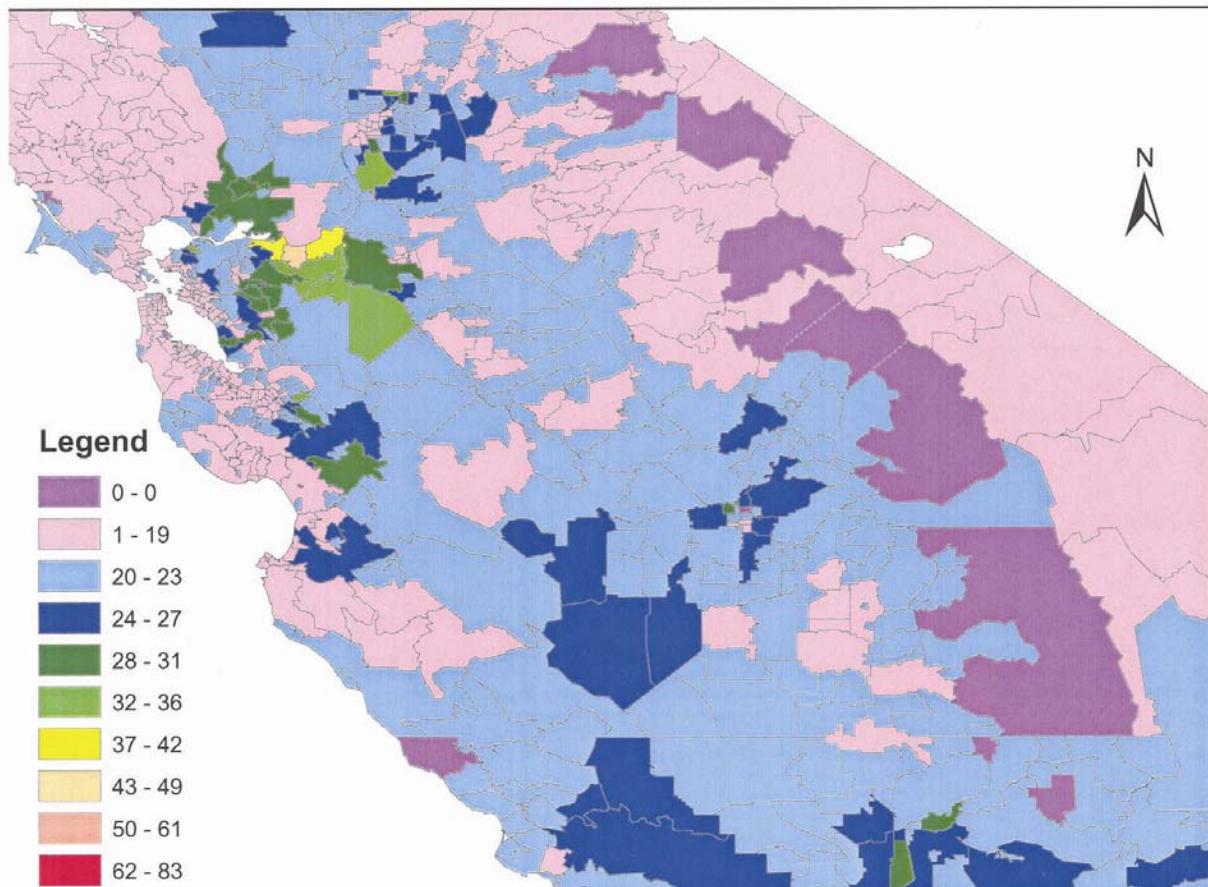
Water Claim Frequencies Per 1000 Exposure Yrs. State of California



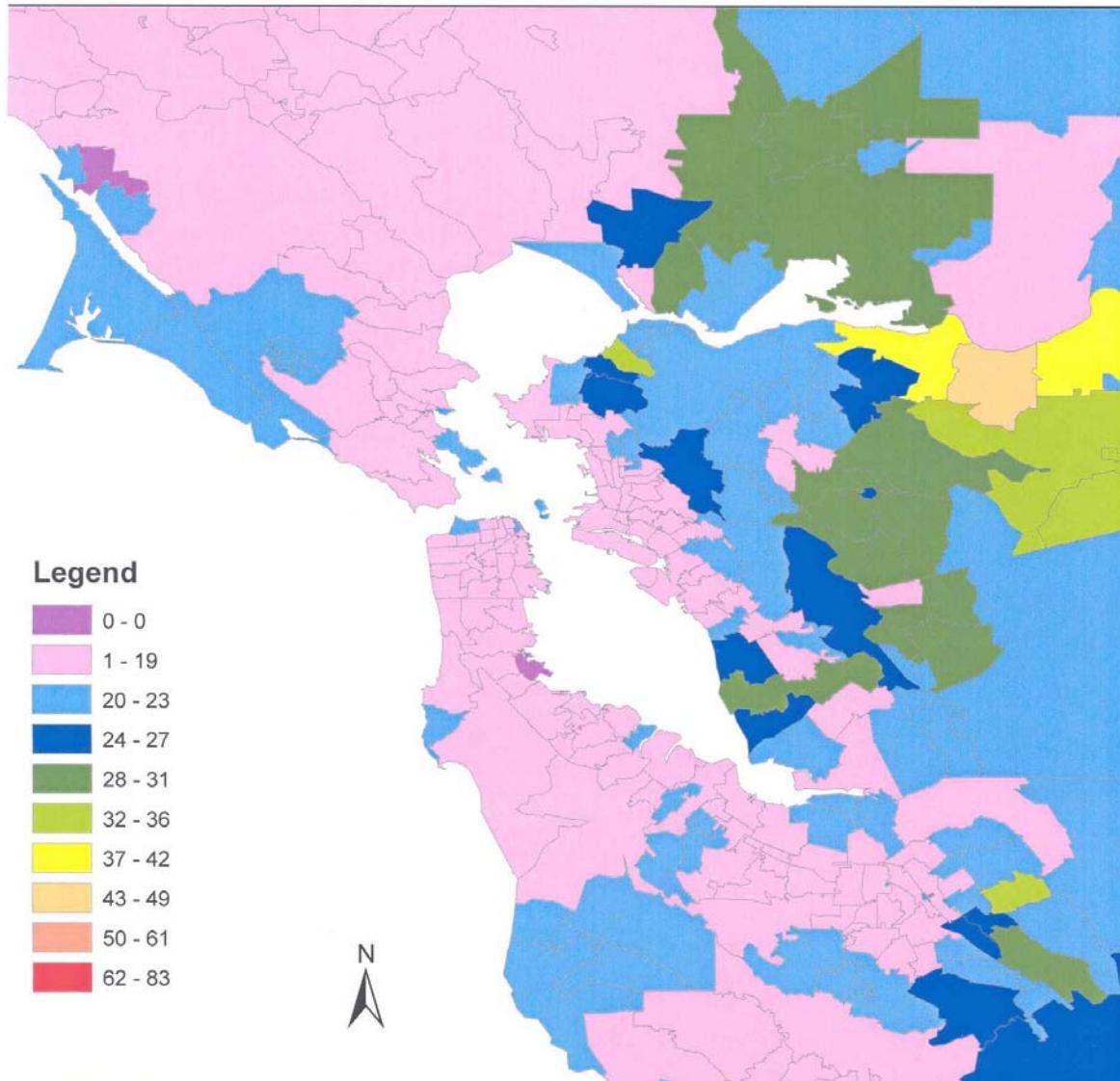
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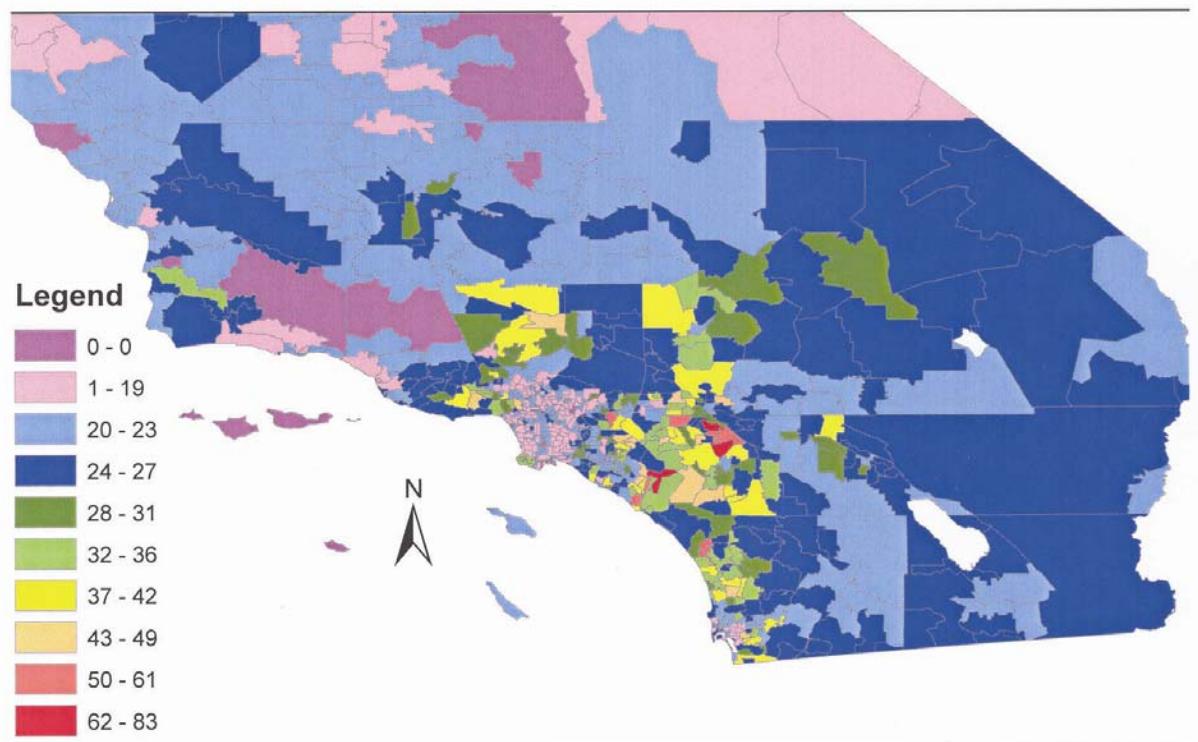
Water Claim Frequencies Per 1000 Exposure Yrs. Central California



Water Claim Frequencies Per 1000 Exposure Yrs. Bay Area



Water Claim Frequencies Per 1000 Exposure Yrs. Southern California



Water Claim Frequencies Per
1000 Exposure Yrs.
Los Angeles Area

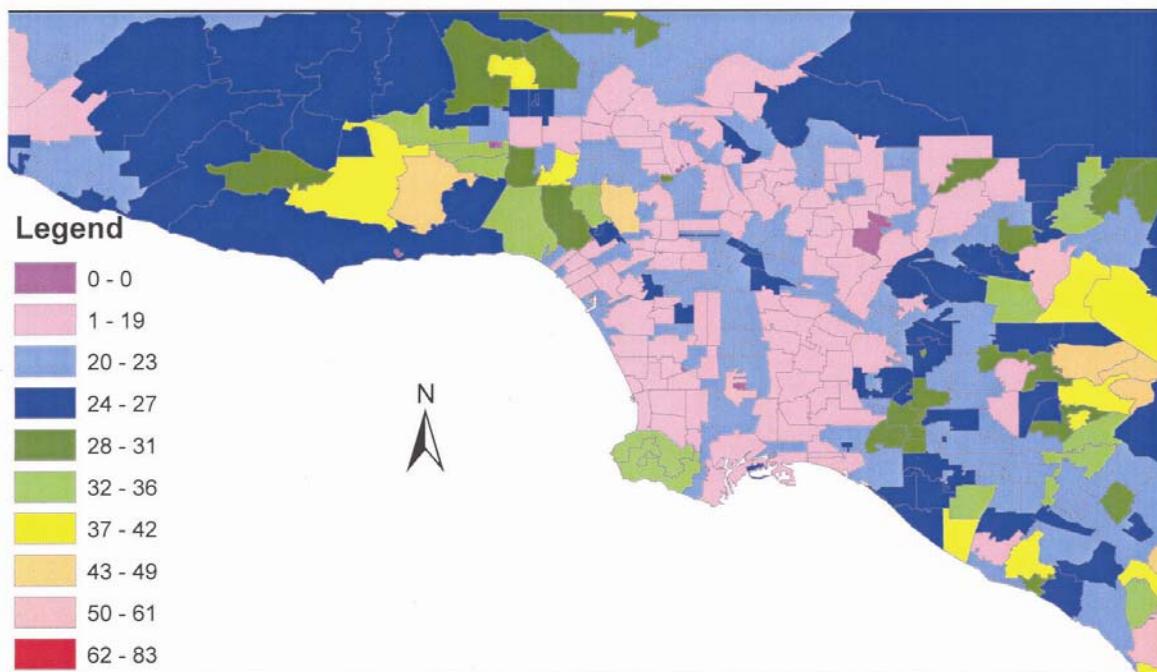
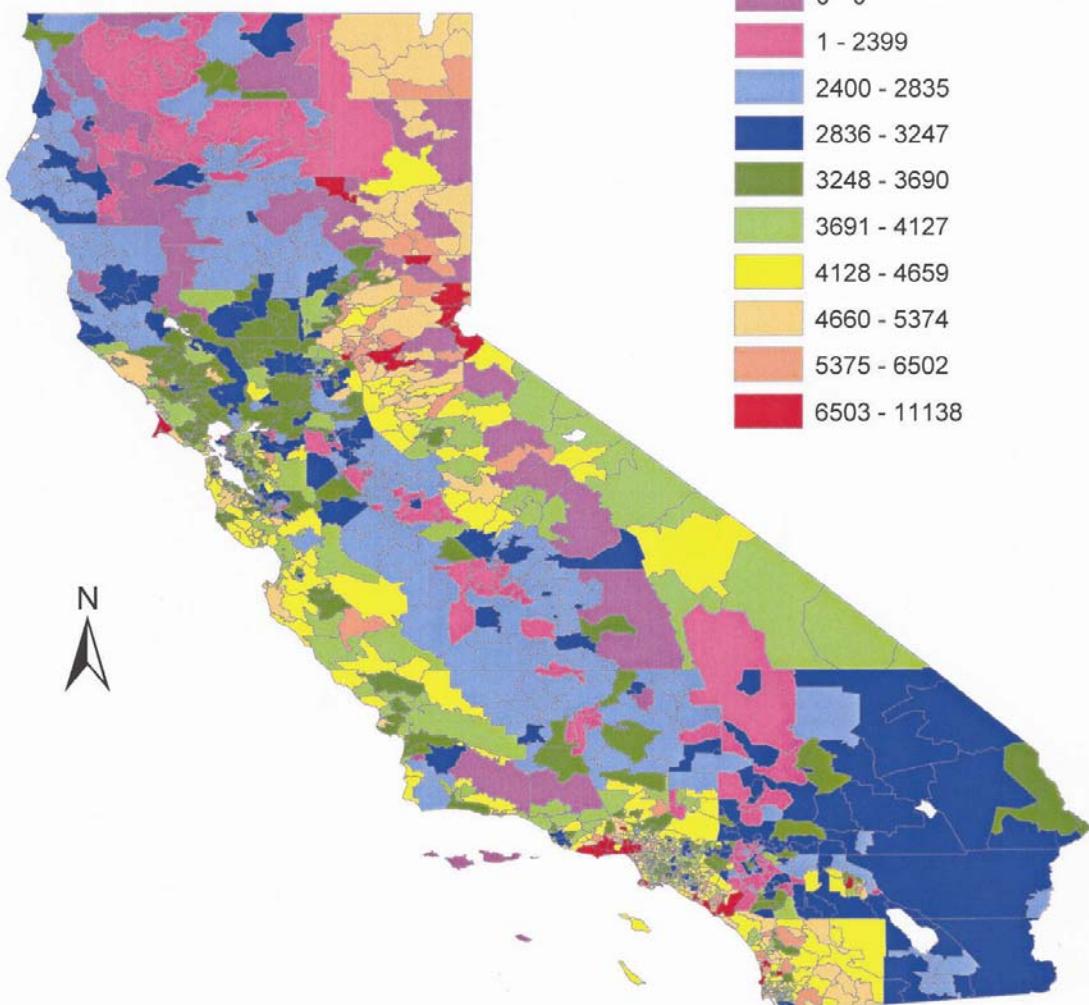


Exhibit 3
Maps of Water Claim Severities

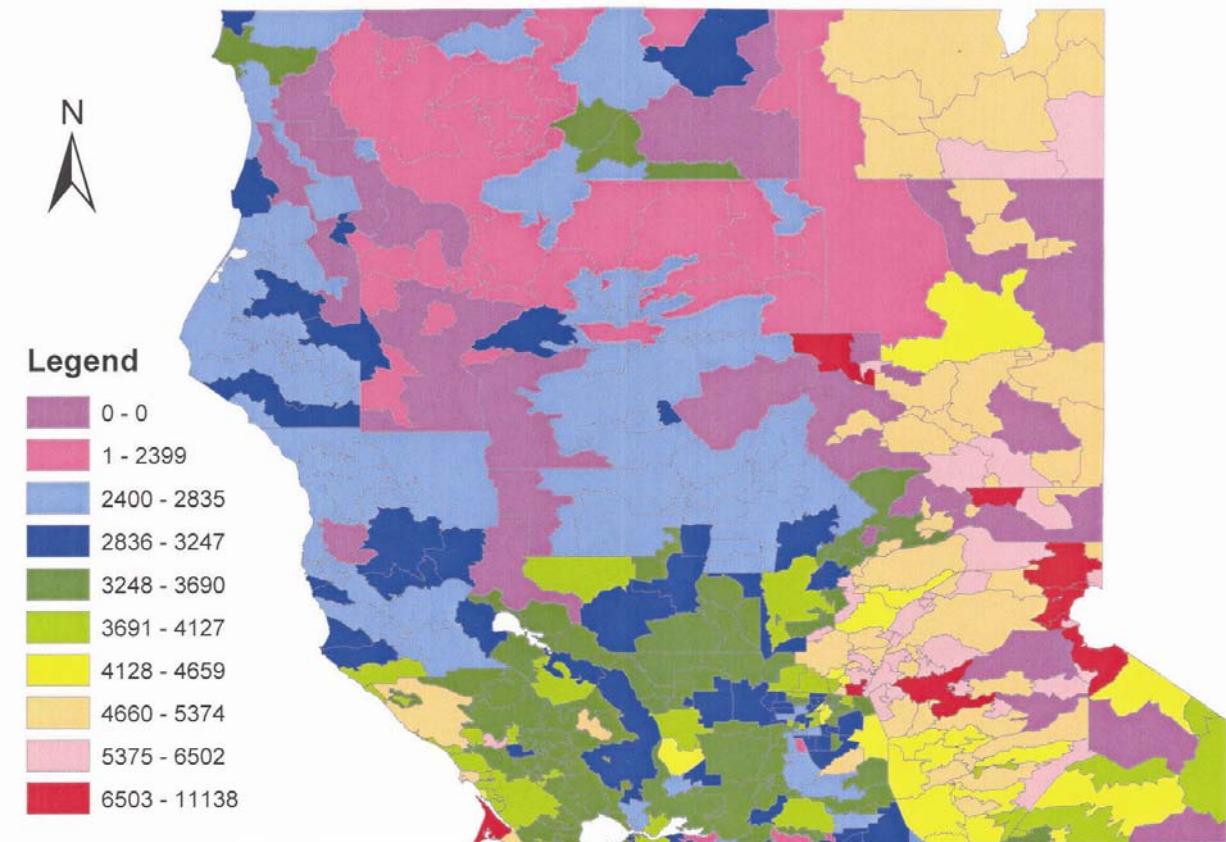
Water Claim Severities State of California

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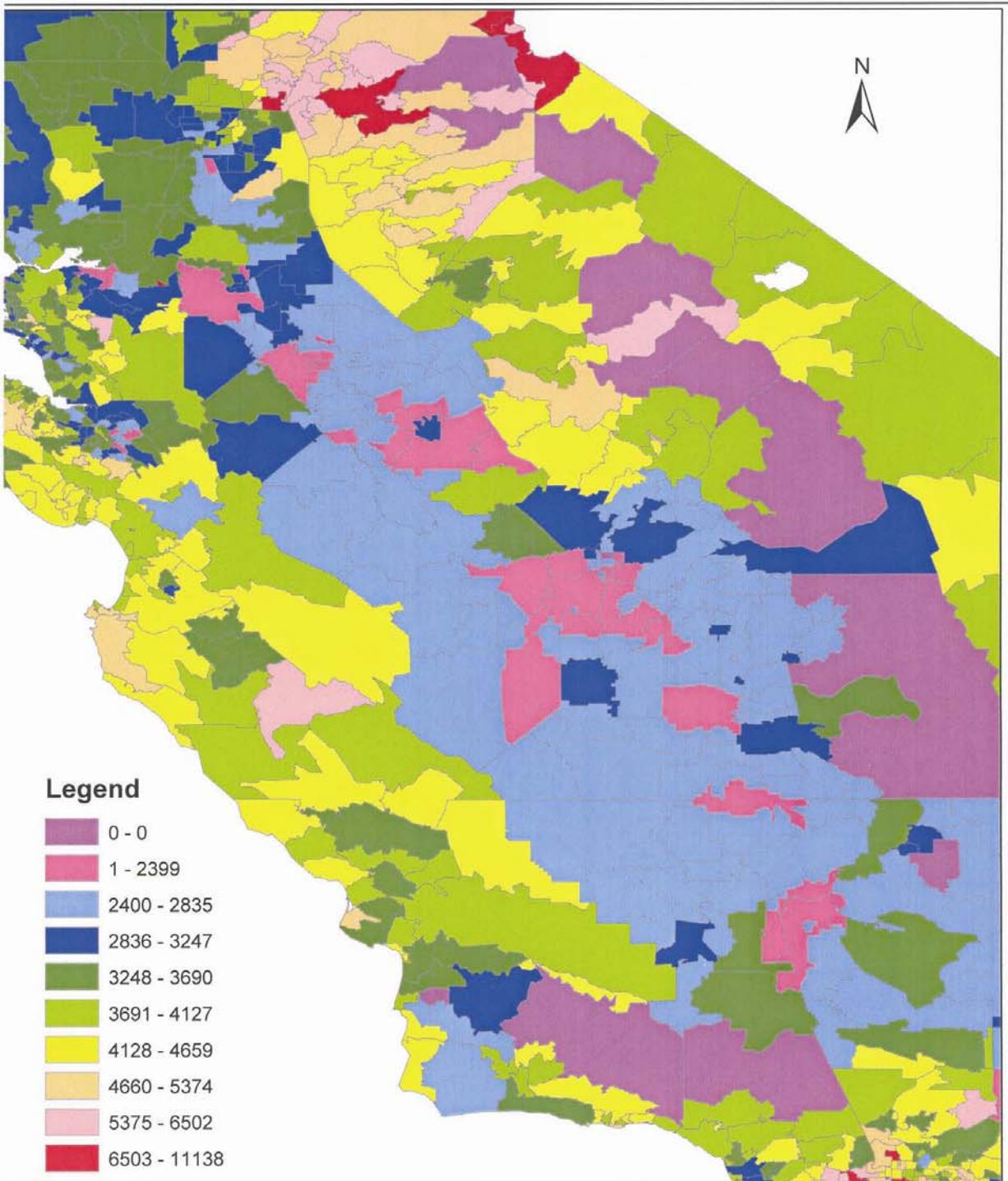
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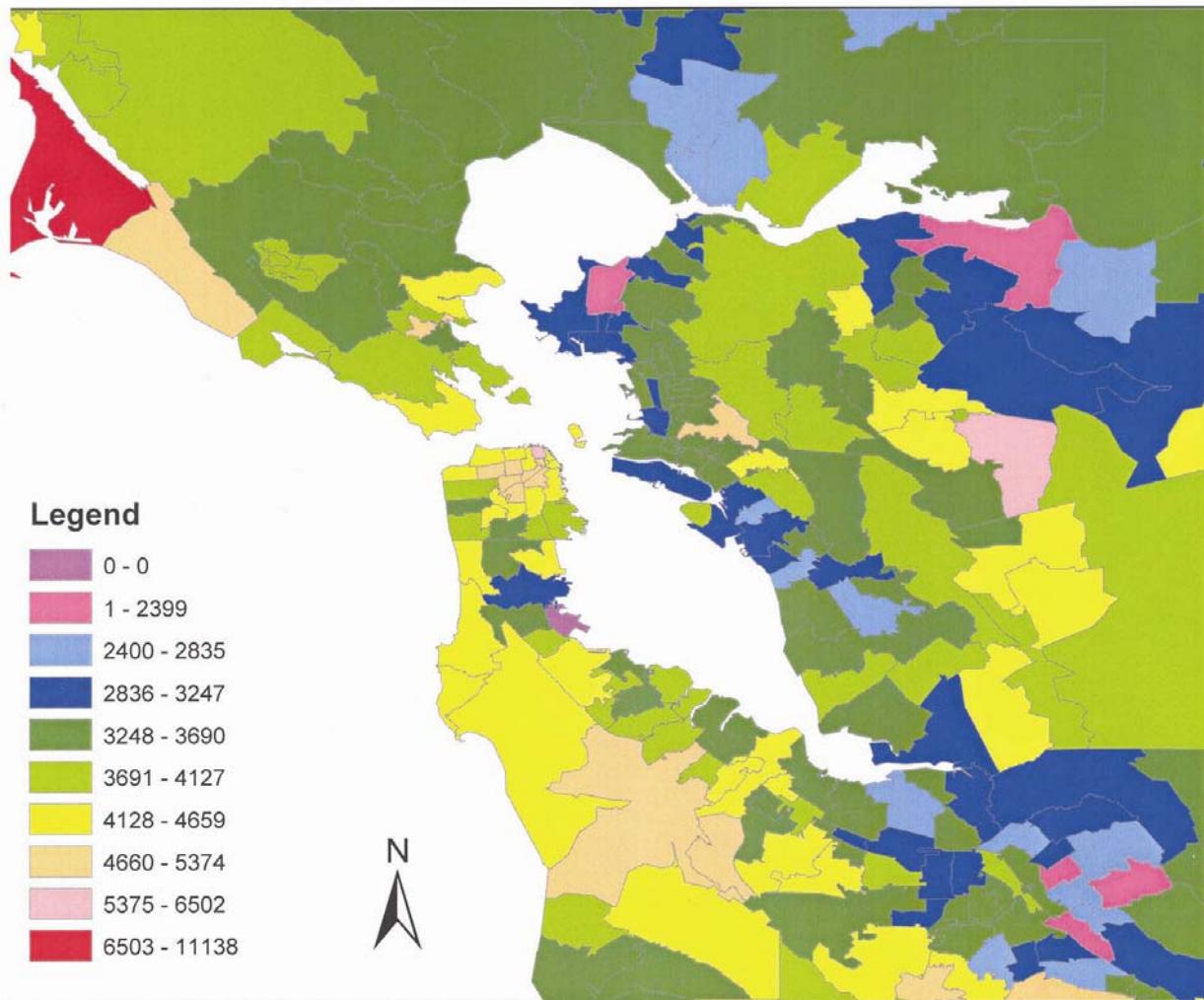
Water Claim Severities Northern California



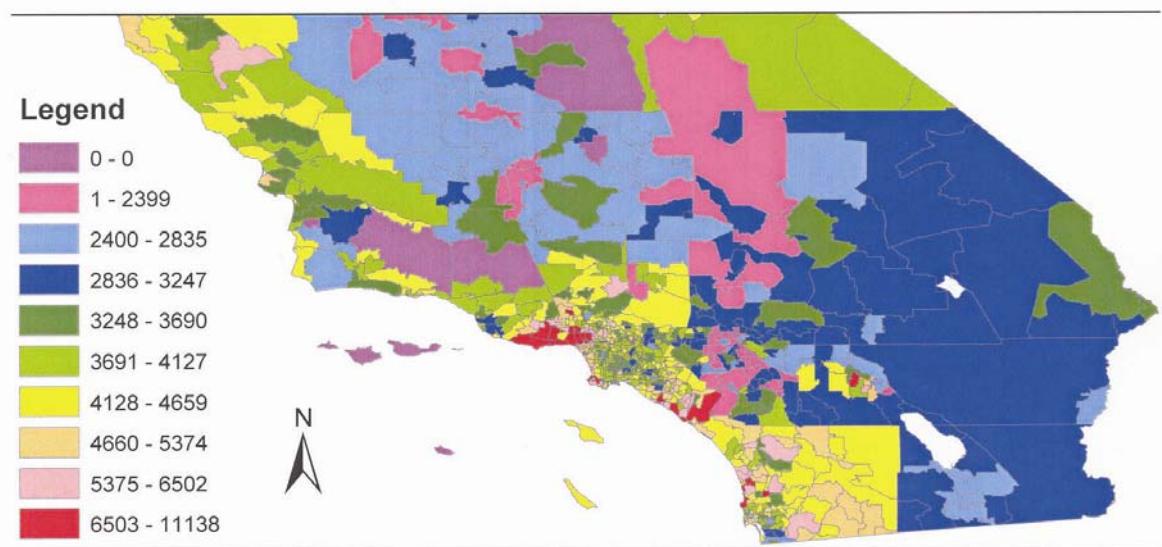
Water Claim Severities Central California



Water Claim Severities Bay Area



Water Claim Severities Southern California



Water Claim Severities Los Angeles Area

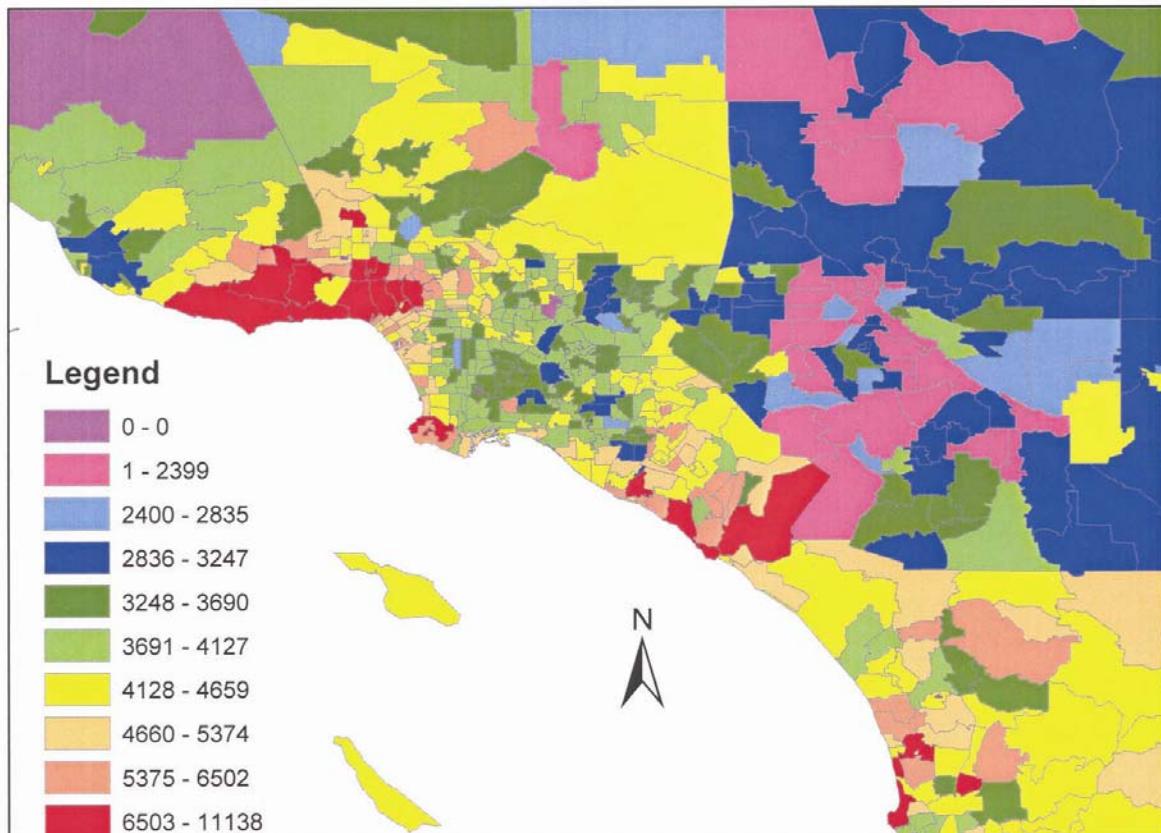
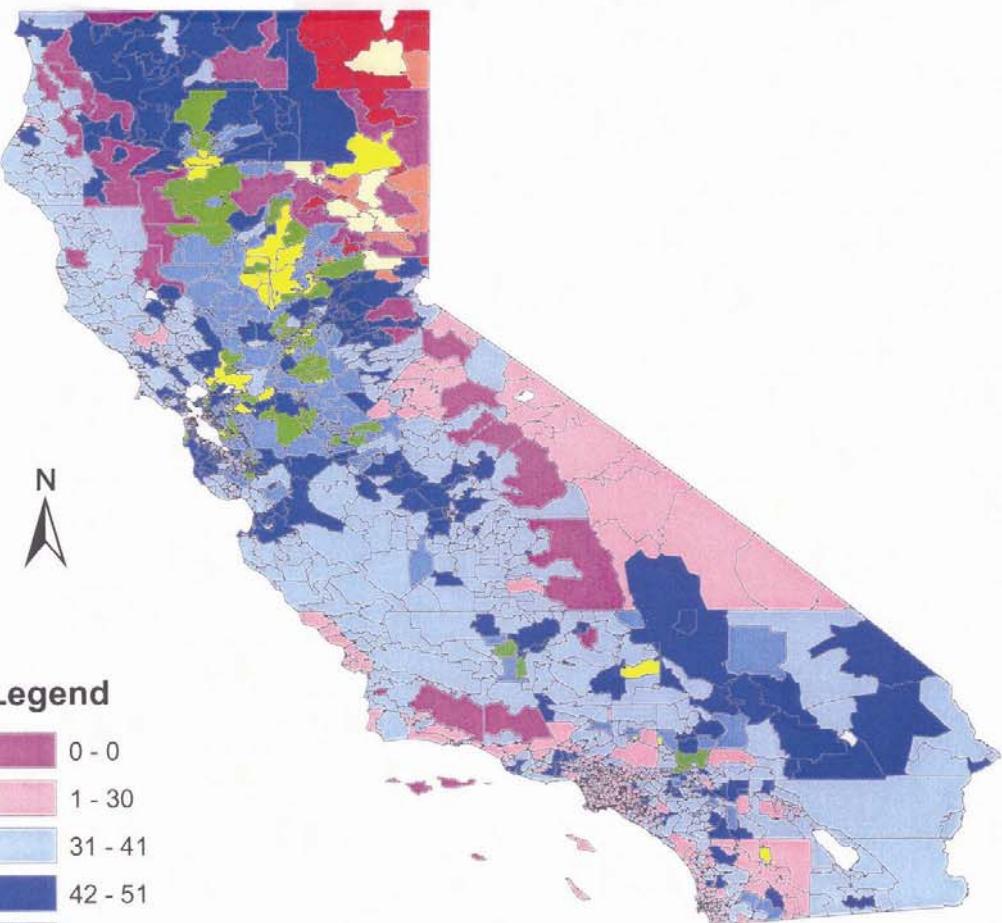
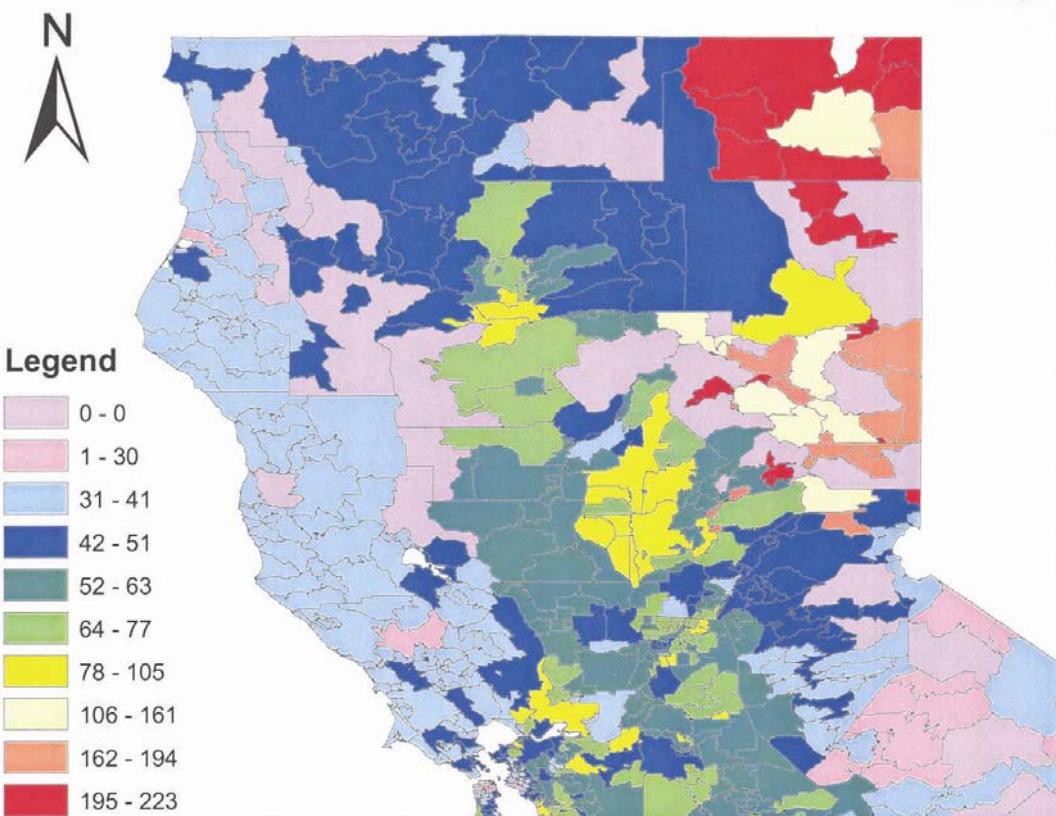


Exhibit 4
Maps of Non-water Claim Frequencies

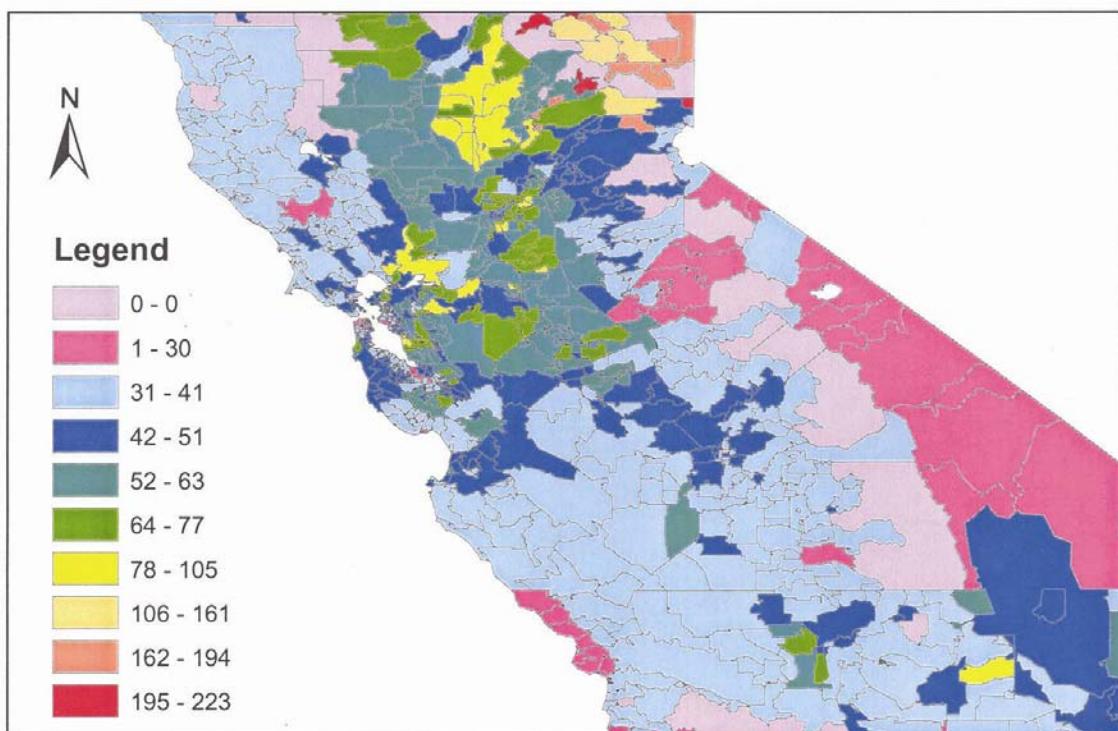
Non-water Claim Frequencies Per 1000 Exposure Yrs. State of California



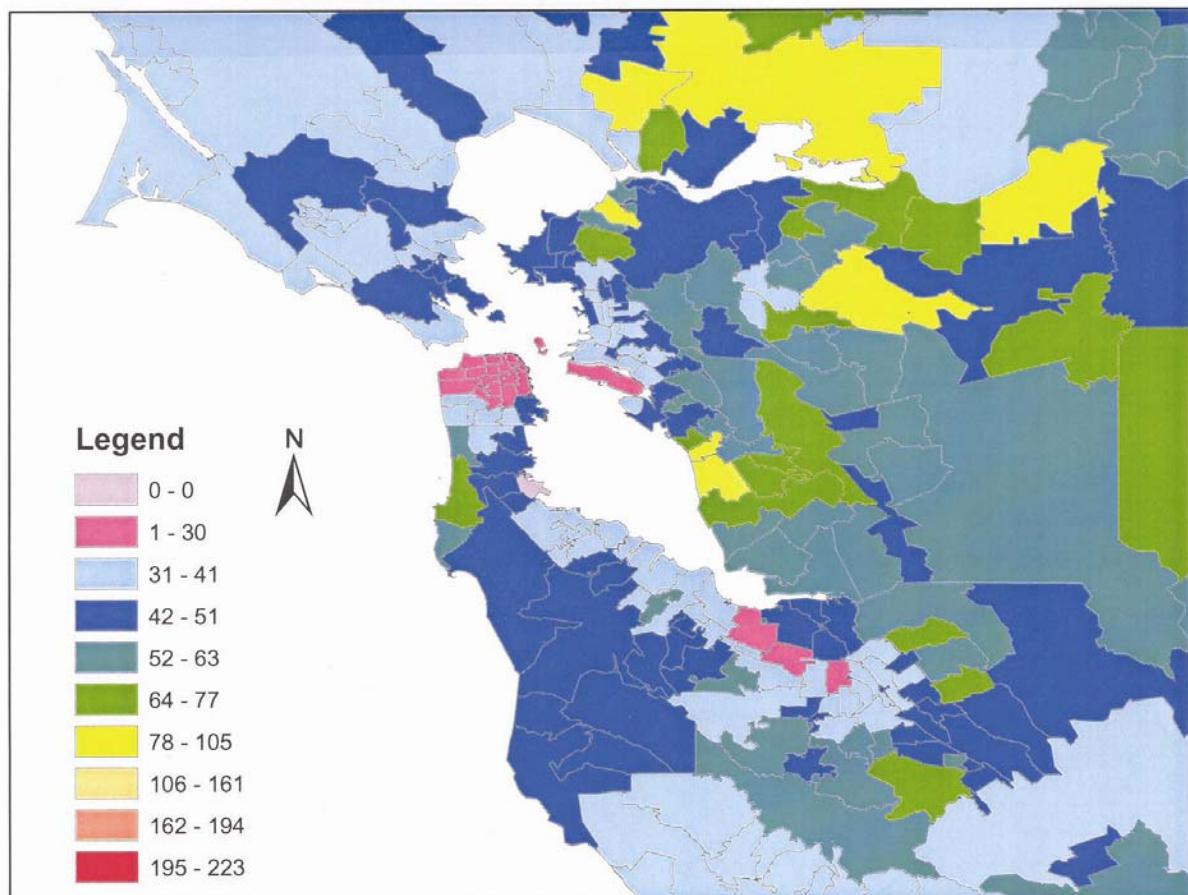
**Non-water Claim Frequencies
Per 1000 Exposure Yrs.
Northern California**



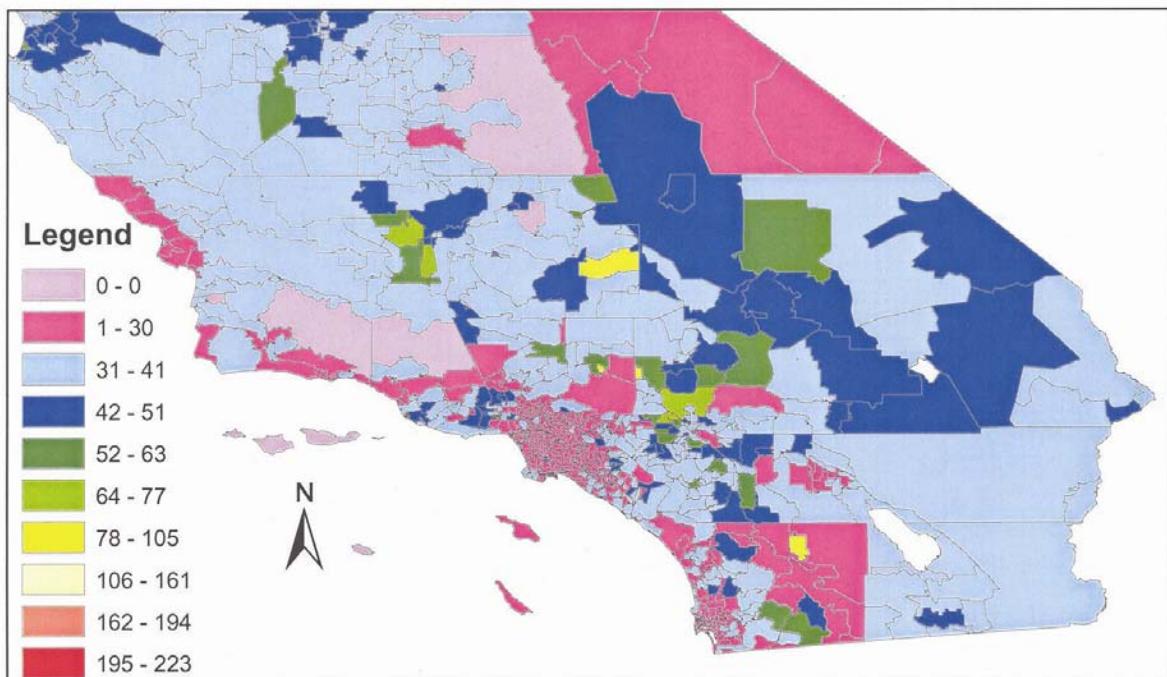
Non-water Claim Frequencies Per 1000 Exposure Yrs. Central California



Non-water Claim Frequencies Per 1000 Exposure Yrs. Bay Area



Non-water Claim Frequencies
Per 1000 Exposure Yrs.
Southern California



Non-water Claim Frequencies Per 1000 Exposure Yrs. Los Angeles Area

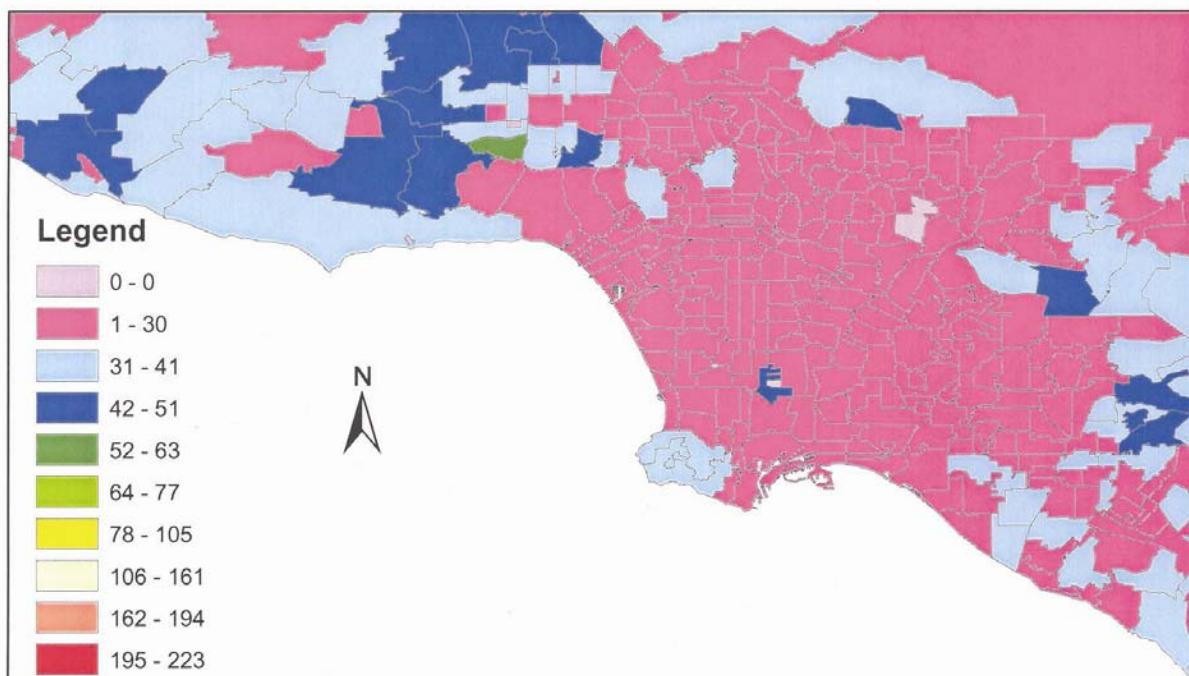
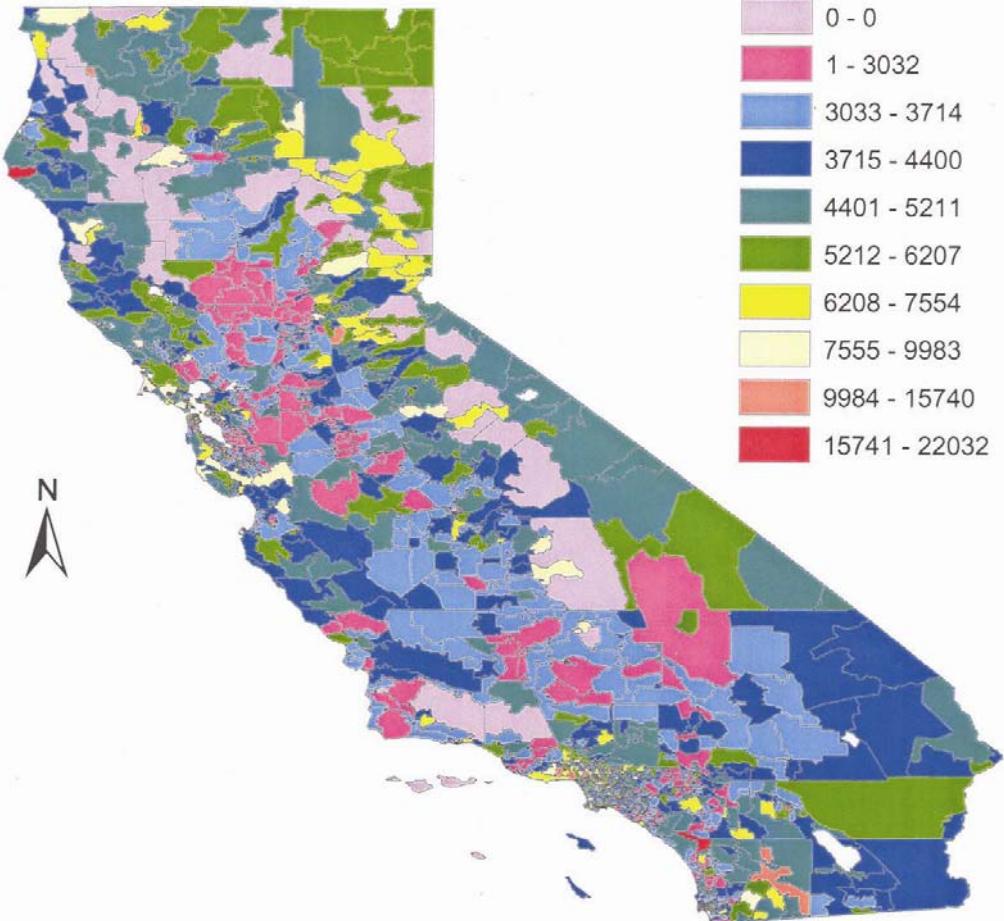


Exhibit 5
Maps of Non-water Claim Severities

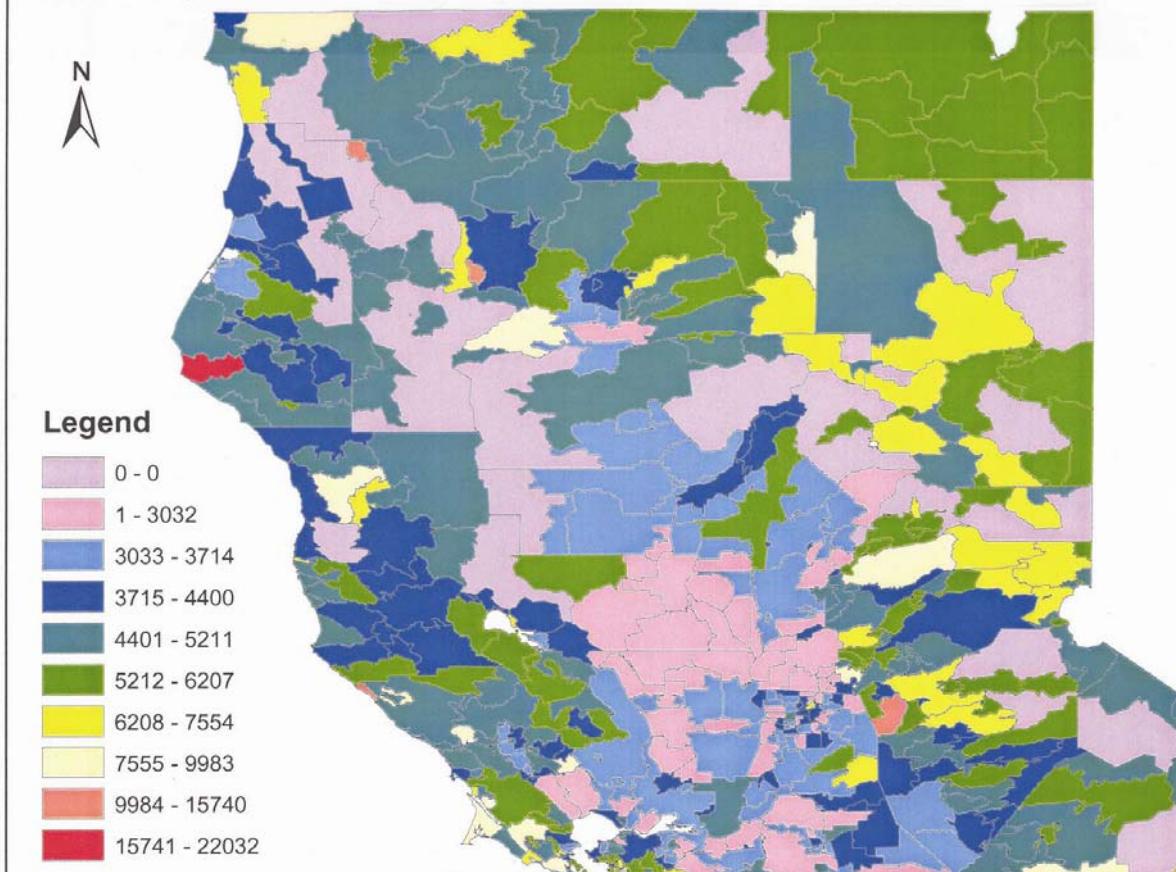
Non-water Claim Severities State of California

Legend

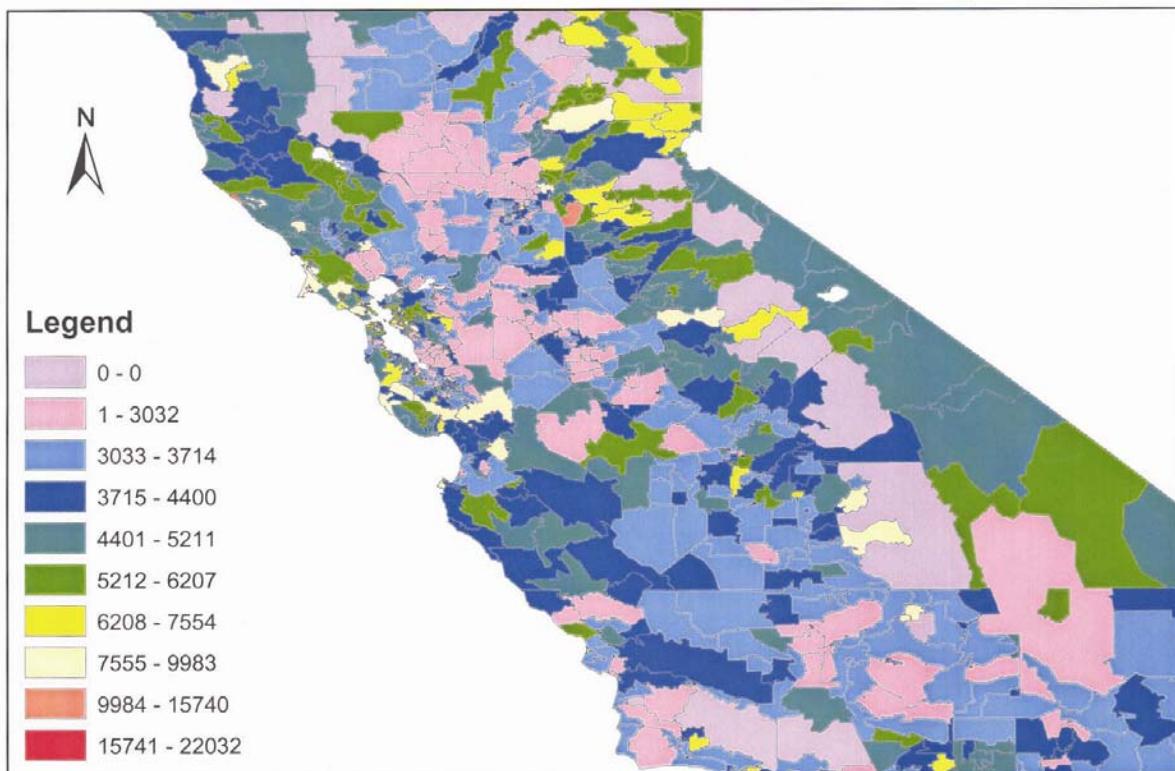
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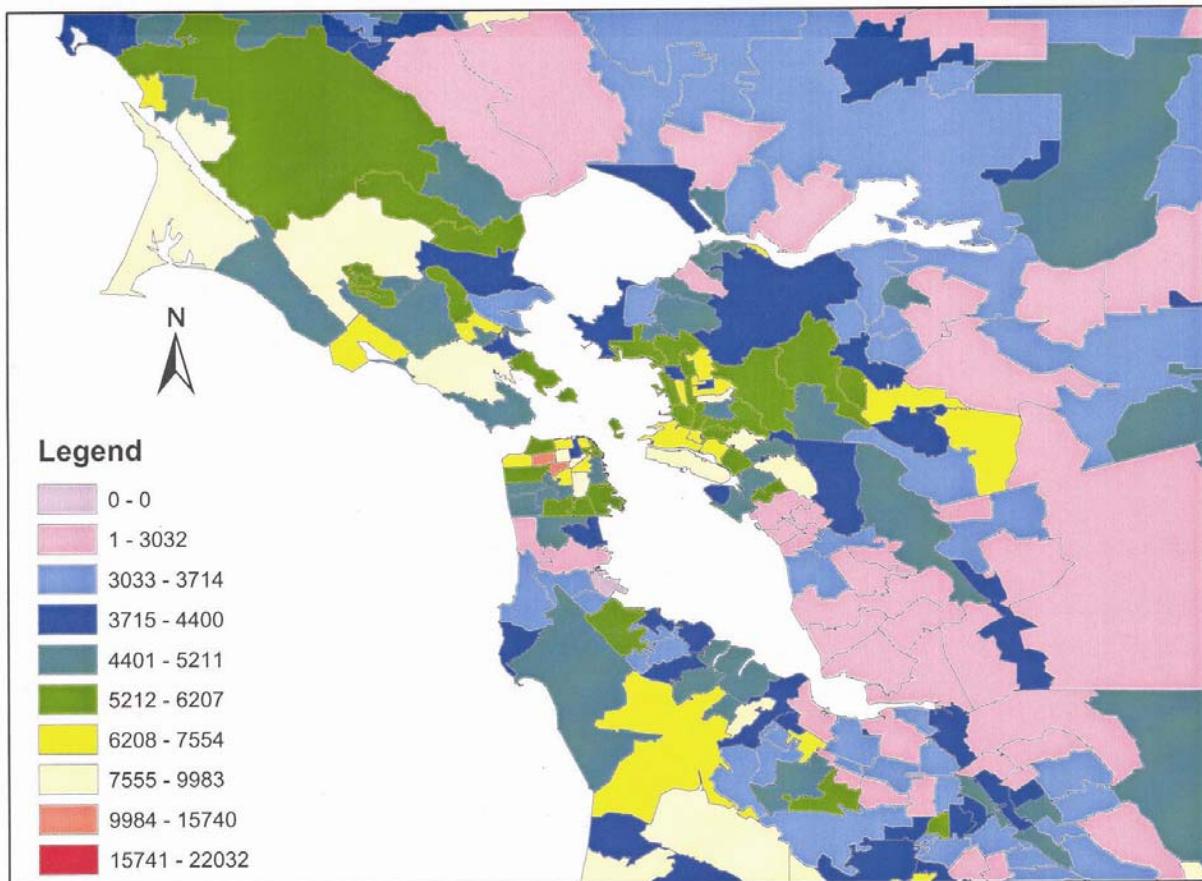
Non-water Claim Severities Northern California



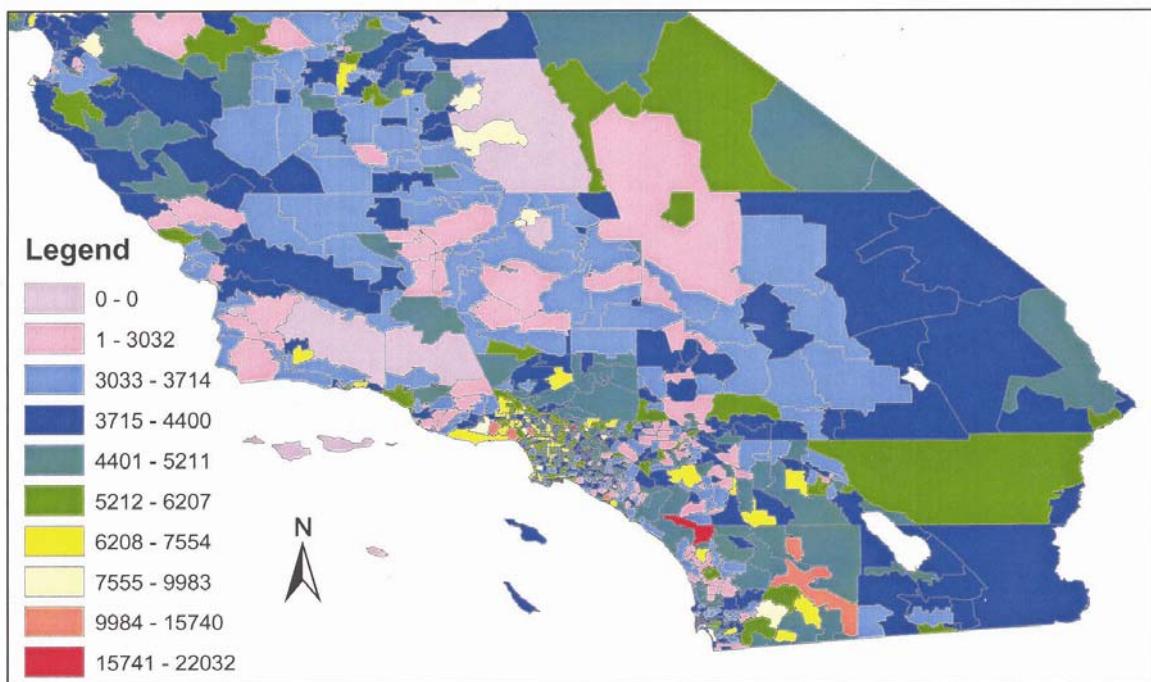
Non-water Claim Severities Central California



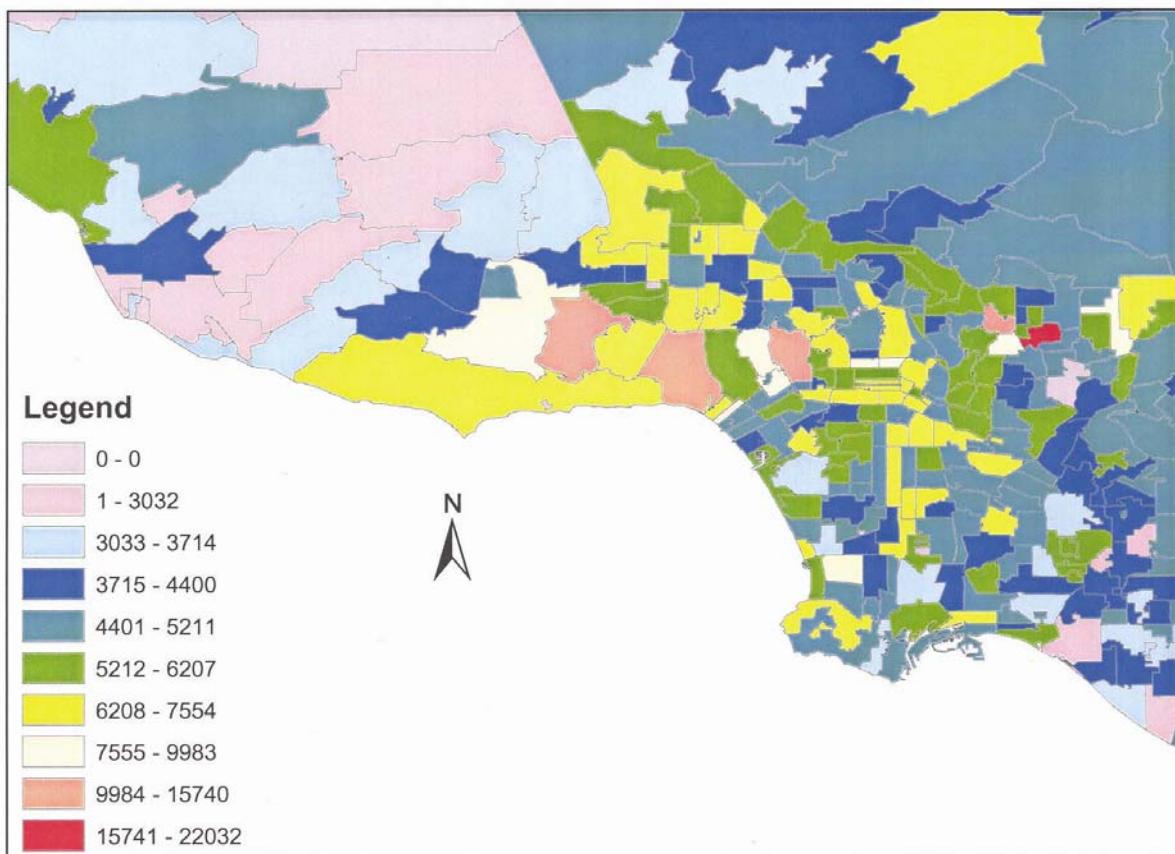
Non-water Claim Severities Bay Area



Non-water Claim Severities Southern California



Non-water Claim Severities Los Angeles Area



Appendix A

Definition of Credibility, Need for Credibility and Credibility Formula

Appendix A: Definition of Credibility, Need for Credibility and Credibility Formula

Definition of Credibility:

Credibility in professional actuarial circles means "a measure of credence that the actuary believes should be attached to a particular body of experience for rate making" (Longley-Cook, 1962). In many cases the body of data is too small or sparse to be fully credible, but large enough to have some credibility. So a scale of credibility has been established which assigns 0 credibility to data too small to be of any use for rate making and credibility of 1 to the data which are fully credible. Some think that credibility is a technique for predicting future expected claims for a risk class, given past claims of that and related risk classes. To use the data to predict future claims, this "belief in data", that is, credibility must be quantified. Credibility from the practical application point of view means how to make the best interpretation of claim experience when a subsection of the data shows a different claim experience compared to the total sample (Trowbridge, 1989). "Credibility is all about weighted averages. Different estimates of a quantity are to be weighted together. The more credible estimates get more weight" (Venter, undated paper).

Why is credibility needed anyway?

Credibility helps inject an important property in the data, the quality of being believable. It helps quantify the believability in data by assigning some weight to be given to data relative to the weight to be given to "other information" (data) to supplement the data at hand. If we cannot fully believe our data, we may call on "other information" or data to make up for the lack or deficiency. Simply put, supplement the data at hand. From the standpoint of believability and from the actuarial view point, credibility has a great deal of importance in insurance industry. It is definitely needed to make sound statistical judgments for rate making and for predicting future expected claims. Adjusting the data for credibility helps smooth the data. As Boor (1996) points out, the credibility is used when the data is sparse and does not have statistical reliability.

There are three approaches to credibility: classical credibility (also known as limited fluctuation credibility), Buhlmann credibility (also known as greatest accuracy credibility), and Bayesian credibility. All the three credibility methodologies have their strong and weak points. The rationale in selecting the classical approach for this study is its relative simplicity. It uses relatively uncomplicated formulas and provides reasonable results. Additionally, many company actuaries use this approach.

Credibility Formula:

The formula used for adjusting the data for credibility is as follows:

Estimate = $Z \times [\text{observation}] + (1-Z) \times [\text{other information}]$,
and value of Z varies between 0 and 1

Z is the credibility weight assigned to the observation. (1-Z) is commonly called the complement of credibility, and is the weight assigned to the "other information". In the present study, the "other information" is the frequency for a specific region or group calculated by aggregating the counties into various regions. Using the standard of 1,082 claims selected for full credibility, when number of claims is greater than or equal to 1,082, the ZIP code frequency is fully credible, the credibility weight, Z, is 1 for that ZIP code data. If the frequency in the Zip code is not fully credible, then Z is less than 1. The weight, (1- Z) indicates "how much" is missing. The region frequency i.e., the "other information" points out "what" is missing. Many actuarial research papers discuss credibility in great detail and only cursorily mention characteristics of the information receiving the complement. Boor (1996) provides a good treatment about the concept of complement of credibility and points out the basic principles that should be considered for selecting the information that receives the complement of credibility. The region that receives the complement of credibility must itself fully be credible. For more detail about the credibility adjustment, the interested reader is referred to (Mahler and Dean, 2001) in Foundations of Casualty Actuarial Science, Fourth Editions, and pp 492-498.

Credibility level:

Various levels can be set for credibility. The credibility level used here assumes that the data in the ZIP code is fully credible when there is 90% probability that the observed value is within plus or minus 5% of the expected value. This choice of statistical parameters implies a 5% probability on either tail, for a total of 10% probability outside the acceptable range, assuming claims follow a Poisson process. The value of 1,082 claims conforms to the probability (p) = 90%, and the observed mean within plus or minus 5% of the expected mean.

Adjustment for Severities:

In order to adjust severities for full credibility, an enhanced version of classical credibility was considered, but because of a lack of detailed data, it was not completely implemented. This approach required the individual claims data to calculate the coefficient of variation of the claim size distribution. According to this approach, the standard for full credibility for severity is calculated as follows:

$$N = n_0 CV_s^2 , \text{ where}$$

CV_s is the coefficient of variation of the claim size distribution, n_0 , (n subscripted zero) is the full credibility standard for frequency. For a given probability (P), say, 90% and a chance of being 5% within $\pm k$ of the mean, $P = 90\%$ and $k = 5\%$ will be set. The 5% probability is outside on either tail, for a total of 10% probability outside the acceptable range. After the values for P and k are decided, the n_0 can be easily determined. (Mahler and Dean, 2001). Since individual claims data is not available, it is assumed that CV_s is equal to 1 for this analysis.

In order to develop the territorial indications (frequency or severity) for complement values (also called "other information"), the counties of California State are aggregated into 20 regions or groups for the purpose of calculating complements to be used for adjusting the frequencies and severities. An example of the grouping of counties into regions is reported in Table A 1.

Table A 1. Example of Grouping the Counties into Complement Regions

Region 1	Region 2	Region 3	Region 4
Los Angeles	Imperial	San Luis Obispo	San Francisco
San Diego	Riverside	Santa Barbara	
	San Bernardino	Ventura	
		Orange	

(See Appendix E for complements of Water, Non-water and Homeowners used for adjustment for credibility).

(See Appendix H for more detail about the ZIP codes, region number and county codes).

Appendix B

Steps for Adjusting for Full Credibility

Appendix B: Steps for Adjusting for Full Credibility

Before the actual steps are elaborated, two general equations that can be used for credibility calculation are provided.

$$\% \text{ credibility (z)} = \text{Square root (number of claim/1082)} \quad [1]$$

$$\text{The credibility weighted indication} = z * \text{ indication in a certain zip code} + (1-z) * \text{ complement.} \quad [2]$$

Frequency or severity can be substituted for indication in the above equation. (It must be remembered that total exposure should be divided by 12 to convert to house years if exposure is measured in months). If a ZIP code has 1082 claims, it is already 100% or fully credible. If a ZIP code has less than 1,082 claims, the following algorithm can be implemented. The basic formula for adjusting credibility for Water, Non-water and Homeowners claims for frequencies and severities is the same. The credibility adjusting technique is further illustrated by an algorithm and an example using water claims.

In order to adjust water frequency in a particular ZIP code, an example is worked out as follows:

Suppose, ZIP code 92677 has 992 water claims and 20,682 house years (total exposure divided by 12). Assume the fully credible region frequency is 0.0225.

Since the total number of claims in the ZIP is less than 1082, its data need to be adjusted for full credibility. The following calculations will be performed.

- A. Calculate the frequency (freq) in the ZIP code.
 $\text{Freq} = 992/20,682 = 0.04796$
- B. Determine the % of credibility (credibility weight), divide claims by 1082.
 $992/1082 = .91682$
- C. Take the square root (the result of calculation in B above),
 $\text{sqrt (.91682)} = .9575$
- D. Adjusted freq for full credibility $= (.9575*0.04796) + (1-.9575)* 0.0225$, and this will yield 0.04688 rounded.

(0.0225 is region frequency which is already fully credible). In this particular example, the region frequency used is actually the state frequency.

* means multiply in the above equations

Appendix C

Frequency and Severity Claims of Homeowners

Appendix C: Frequency and Severity Claims of Homeowners

Homeowners Claim Frequencies Maps: (The homeowners claims are the sum of Water plus Non-water claims).

State of California: The map of homeowner claim frequencies for the State of California shows that there are noticeable geographic variations in the distribution of frequencies. The claim frequencies for Homeowners vary from 0 to almost 500 per 1000 exposure years.

The range and intensity of Homeowners frequencies is much larger than for water claim frequencies. The Homeowners claim frequencies are seven times higher than water claim frequencies based on the comparison for the uppermost range. In general, range of the homeowner frequencies is higher in the Bay Area and Northern California than the range of frequencies in the Southern California where the range of water claim frequencies is higher. A pronounced concentration of relatively high homeowner claim frequencies is located in the north and north east counties of the Bay Area. In this concentration area, there are several locations which have frequencies in the range of over 300 to almost 500. The heavy precipitation and dense population clusters seem to be the reasons for this sort of frequencies distribution pattern. In the hill counties of Alpine, Mono and Inyo where population is thinly distributed, the frequencies for homeowner claims per 1000 exposure years are in the very low range varying from 1 to 39 frequencies per 1000 exposure years.

The mean frequency value for the distribution is 63.6 and the S.D. is 42.6. The highest range of frequencies is from 301 to 493. It is well above mean plus 5 S.D. (Standard Deviation). The kurtosis is much greater than 3; the distribution of Homeowners claim frequencies is leptokurtic. Leptokurtosis is associated with distributions that are simultaneously peaked and have flat tail. After adjusting for credibility, the distribution of Homeowners frequencies was not a normal distribution.

Northern California: The homeowner claim frequencies vary from 0 to 493 in this region. The highest range of frequencies varies from 301 to 493. In general, the spatial pattern of Homeowners claim frequencies in this region shows that the Homeowners claim frequencies are higher in the southern portion and lower in northern portion of this region. A portion of Del Norte where the frequencies are in a range of 62 to 72, a part of Siskiyou County and all of Modoc county where the range is from 52 to 61 frequencies are exceptions. There is a very consistent distribution pattern with frequencies in the range of 40 to 51 along the coastal area of this region. In the eastern portion of this region along the Nevada border, the range of frequencies is from 52 to 72. Other than geographic differences in population and housing distribution, it is not clear what factors are creating such a spatial distribution pattern of the Homeowners frequencies.

Central California: The highest range of the frequency distribution is between 301 to 493, or almost from 300 to 500. The distribution pattern of the homeowner frequencies in this region shows that frequencies are higher ranging from 40 to 493 in the northwestern part of this region. The frequencies are lower with a range of 1 to 39 in the eastern portion in the hill counties close to Nevada border, and vary from 52 to 100 in the southern area with the exception of a small portion in the south eastern part, where frequencies ranging 85 to 146 per 1,000 exposure years.

The distribution of housing units which is related to the variation in population appears to be the important factor that leads to this sort of geographic pattern of frequencies in this region.

Bay Area: The homeowner claim frequencies distribution in the Bay Area generally varies from 1 to 493 per 1,000 exposure years except for one ZIP code that has zero Homeowners claim frequency. The frequencies rise inland in a northeast direction from the Bay Area. The Solano county has two locations that have a frequency range between 301 and 493 and these are ZIP codes 94512 and 94592. The lowest frequency with a value of zero is located in San Mateo County and this is ZIP code 94030. The close proximity to the Bay of both the highest and the lowest frequencies ZIP codes does not clearly support the notion that localities near the water bodies have high frequencies.

Los Angeles Area: The range of the homeowner claim frequencies distribution in the Los Angeles Area varies from 1 to 100 except a few locations where the frequency is zero and two locations with range of 101 to 146. There is no location with a frequency value greater than 146. A sizeable portion of the area in this region has frequencies ranging from 1 to 39 per 1,000 exposure years. Compared to the other regions such as Bay Area, Northern California Area and Central California, Los Angeles Area has lower values of the frequency claims.

Southern California: The highest range of frequencies in this region is 101 to 146, the same as in the Los Angeles Area. A major portion of the region has frequencies between 40 and 84. The spatial distribution pattern of the homeowner frequencies shows that in the eastern portion of this region, the majority of the area has frequencies in the range of 62 to 2. In the northern portion of the region, the frequencies vary from 0 to 84. In the central portion, value of frequencies change from 40 to 146. The western portion along the coast has a range of frequencies mostly between 1 to 100. It will be instructive to explore about the underlying process that generates the pattern of frequency values in this region. Normally, it is expected that this region should have very high frequency values for homeowner claims because it is an area where the density of homes is greater than other regions.

Discussion of Maps of Homeowners Claim Severities

State of California: The map of Homeowners claim severities for the State reveals major geographic differences and similarities in the distribution pattern of Homeowners claim severities. The severities map for the State shows that there are several pockets with high severity values ranging from \$10,857 to \$18,373 in the Northern, Central and Southern California regions of the State. Southern California with several localities of high severities leads the state. Next is Northern California with a few pockets, and last is the Central California with one small pocket of very high severity. As a very broad generalization, it can be stated the Homeowners claim severities increase outwards from the Central region towards North and South. The northeastern portion of the state has a concentration of severities in the range of \$5,137 to \$6,155 around Modoc County. The mean of the distribution is \$4,063 and S.D. (standard deviation) is \$1,437. The highest severities range is above the mean plus 4 S.D. The kurtosis value of the distribution is 15.0. Since kurtosis is greater than 3, it is leptokurtic. After adjusting for credibility, the distribution of Homeowners severities did not follow a normal distribution.

Northern California: The Homeowners claim severities in this region range from \$0 to \$18,373. The highest range of severities in this region is between \$10,857 to \$18,373. In general, when moving southwards, severities in this region decline. The spatial pattern of distribution of homeowner claim severities shows that a few pockets of very high severities exist in the southwestern portion of the region in Mendocino, Trinity, and in the southwestern portion of Siskiyou counties. Also, small areas with the next highest range, \$7,732 to \$10,856 are located in Del Norte, Shasta Placer and El Dorado counties. Severities in the range of \$6,156 to \$7,731 are found in parts of both Yuba and Placer counties. All the area in Modoc has severities in the range of \$5,137 to \$6,155.

In the south central area of this region, a predominant portion consisting of Glenn, Solano and Napa counties, have severities values between \$2,841 to \$3,360. The distributions of precipitation and age of the houses are possible factors for geographic differences in the distribution pattern of the severities.

Central California: ZIP code 94114 located in San Francisco County has the highest severity range (\$7,732 to \$10,856) in the region. There are several locations which have severities in the range of \$7,732 to \$10,856 range and these pockets are in Santa Clara, Santa Cruz, San Mateo, Marin, Sacramento, and El Dorado counties. Also, there are several locations which have severities in the range of \$6,156 to \$7,731 in Marin, Santa Clara, Sacramento El Dorado and San Joaquin counties. A good portion of the region has severities in the range of \$2,841 to \$3,862.

These high severity pockets could be because of high precipitation and the old age of the homes. Old age often means dilapidated buildings and deterioration in plumbing, hoses, pipes, roofing, and other such infrastructure features.

Bay Area: The Bay Area has one location with a severity in the highest range of \$10,857 to \$18,373, and one location with a zero severity value. The next range of severities below the highest is found in the city of Inverness, in the north western part of the Bay Area and also in the city of San Francisco. Most of the severities in the Bay Area are below the value of \$7,731. Some areas in the range of \$6,156 to \$7,732 are quite noticeable on the map. These locations are Oakland, Castro Valley, Berkley, Redwood City, Greenbrae and Mill Valley.

Los Angeles Area: The range of homeowner claim severities varies from almost \$0 to \$18,373 in this region. Most of the area has Homeowners severities over \$2,840. Only two locations stand out for the highest severities with a range of \$10,857 to \$18,373. These locations are ZIP code 90046 in the City of Los Angeles and ZIP code 91006 in the city of Monrovia. The area in close proximity to the coast has severities ranging from \$2,841 to \$10,856. The city of Malibu and some area in the City of Torrance have severities with values from \$7,732 to \$10,856, the next to the highest value range. The range of severities is high in Palos Verdes Peninsula area and in Rolling Hills with values from \$6,156 to \$7,731.

The proximity of homes to the body of water does not appear to be an important reason for such a spatial distribution pattern of severities. Probably, the age of the buildings and some socio-economic factors are affecting the severities in this region.

Southern California: This is the geographic region where the Homeowners claim severities pockets are relatively higher than other regions. It has over half a dozen severity pockets in the highest range of \$10,857 to \$18,373. The Boulevard (ZIP code 91905), Descanso (ZIP code 91916), Borrego Spring (ZIP code 92004), Bonsall (ZIP code 92003), and Jacumba (ZIP code 91934) are some of the cities where pockets of very high severities are located. All these cities are in San Diego county. Other pockets of very high severities are in Los Angeles County (ZIP codes 90046 and 91006) were discussed in the prior paragraph. Table C 1 below shows the results of the regression model for Homeowners (HO) frequency and severity claims.

**Table C 1. Multiple Regression Results for Homeowners (HO)
Frequency and Severity Claims, California
2000-2002**

Dependent Vars	<i>Independent Vars and their coefficients</i>						
	Intercept	MHV	PI	HD	MA	Precip	R ²
HO Freq	84.5464 (12.465)***	-0.000007 (-0.379254)	-	-0.002688 (-2.193) ***	-0.547432 (-2.785) ***	-0.030628 (-0.267)	0.038
HO Freq	69.8619 (15.297)***	-	- 0.0000318 (-0.259)	-0.003980 (-3.534) ***	-0.003119 (-0.447)	-0.056337 (-0.491)	0.024
HO Sev	2979.61 (17.925)***	-	0.027394 (6.137)***	0.078163 (1.907)	0.353549 (1.393)	27.4408 (6.576) ***	0.142
HO Sev	2800.33 (11.145)***	0.003467 (4.620)***	-	0.015770 (0.347)	12.4981 (1.166)	28.1665 (6.646) ***	0.122

*** Significant at 0.01 level. Sample size (N) = 526 ZIP codes.

t-ratios are included in parenthesis below the coefficients of each equation.

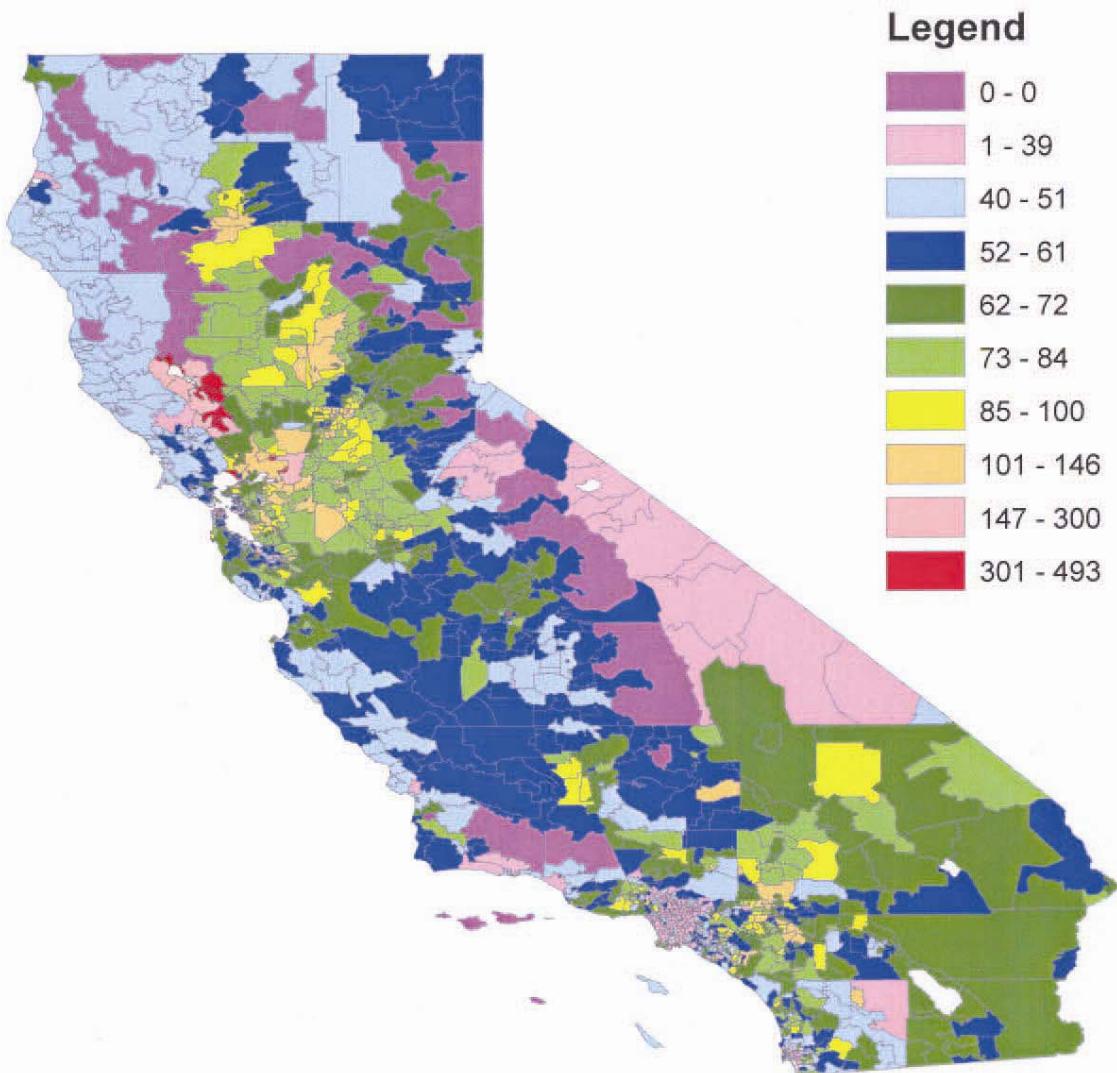
Vars = variables, Freq = Frequency, Sev = Severity, MHV= Median House Value,

PI = Per Capita Income, HD = Housing Density per square mile,

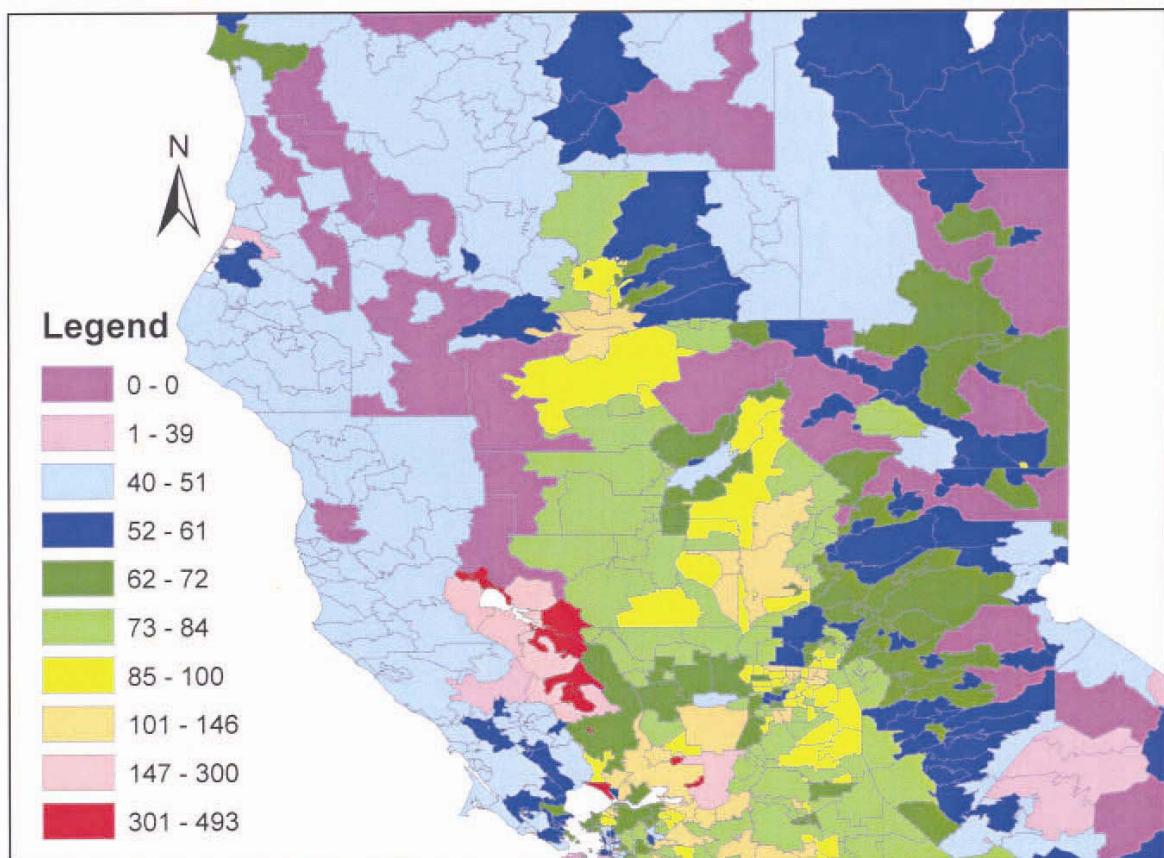
MA = Median Age of House and Precip = Precipitation.

Exhibit 6
Maps of Homeowners Claim Frequencies

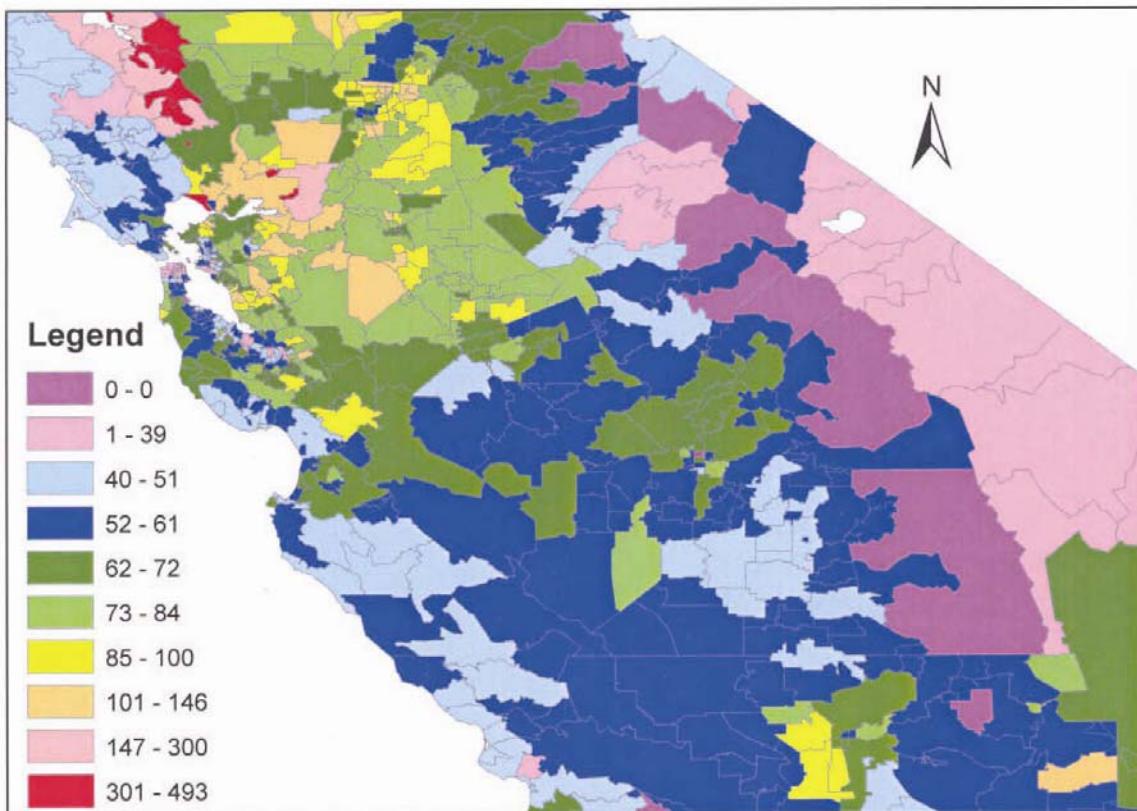
Homeowners Claim Frequencies Per 1000 Exposure Yrs. State of California



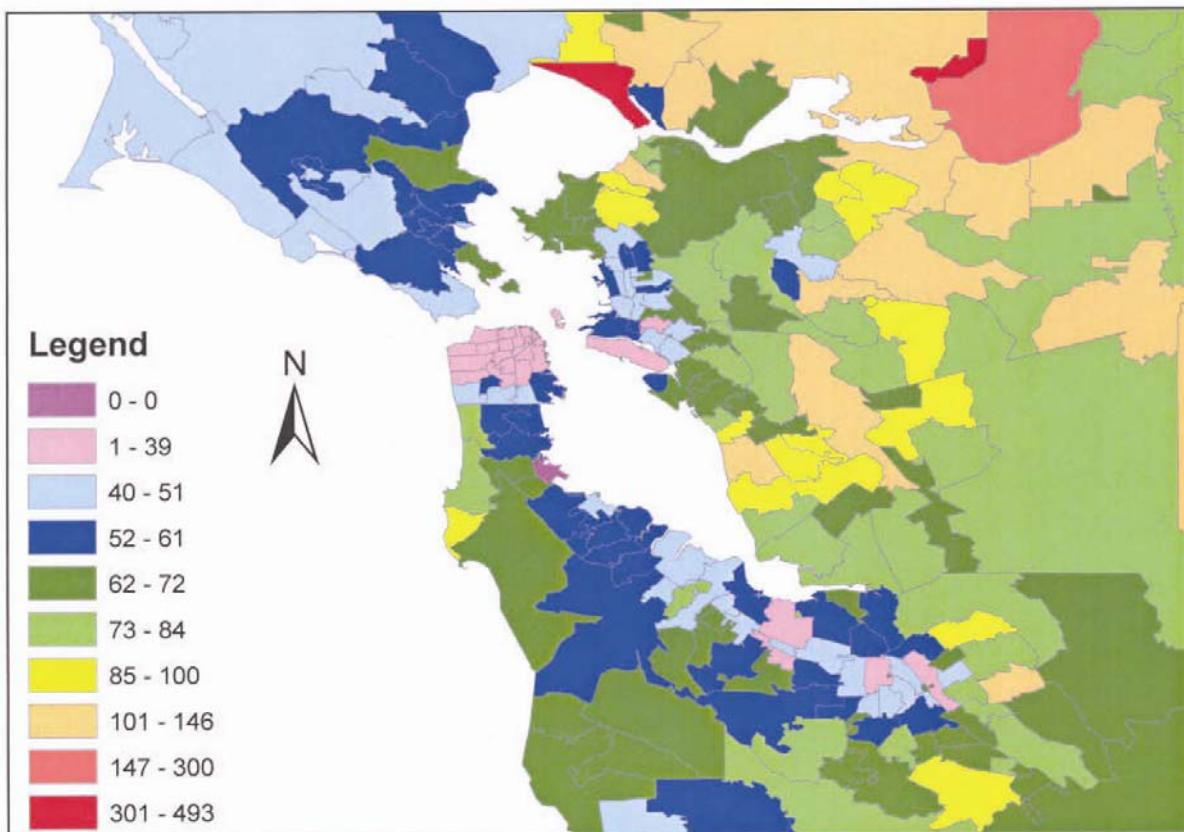
Homeowners Claim Frequencies Per 1000 Exposure Yrs. Northern California



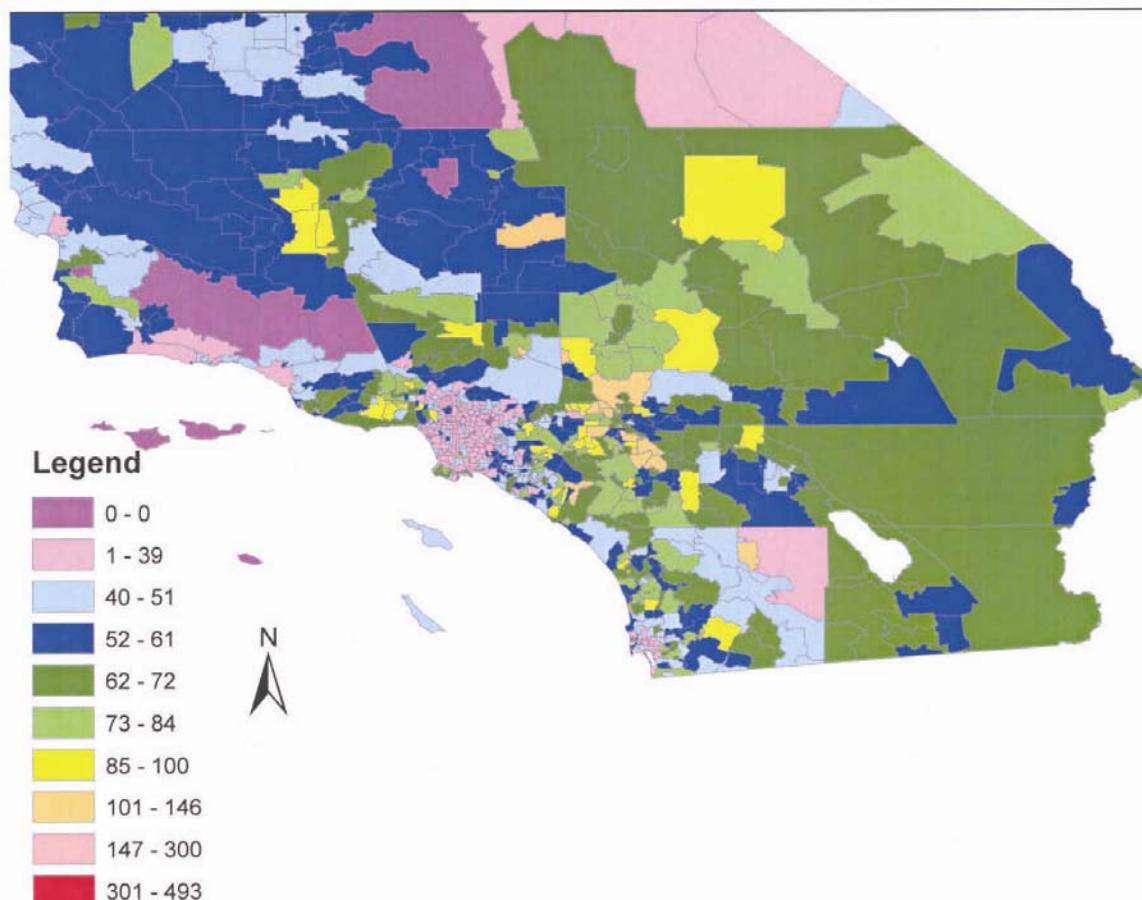
Homeowners Claim Frequencies Per 1000 Exposure Yrs. Central California



Homeowners Claim Frequencies Per 1000 Exposure Yrs. Bay Area



Homeowners Claim Frequencies Per 1000 Exposure Yrs. Southern California



Homeowners Claim Frequencies Per 1000 Exposure Yrs. Los Angeles Area

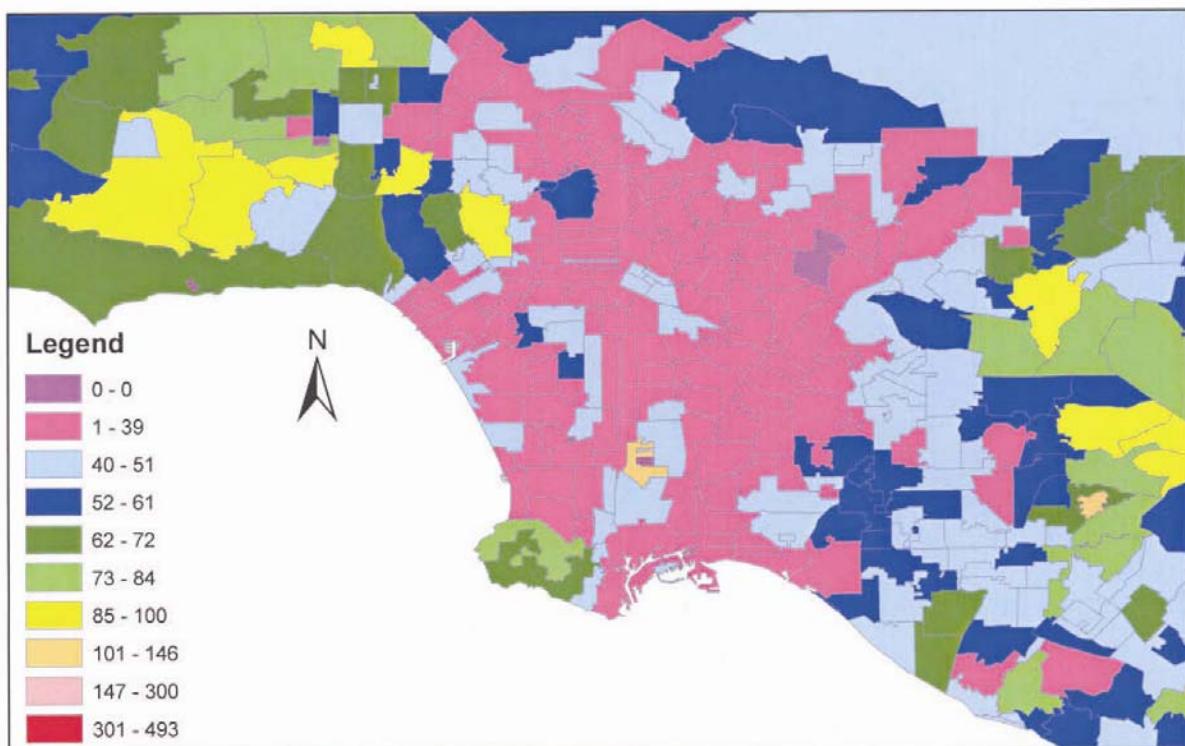
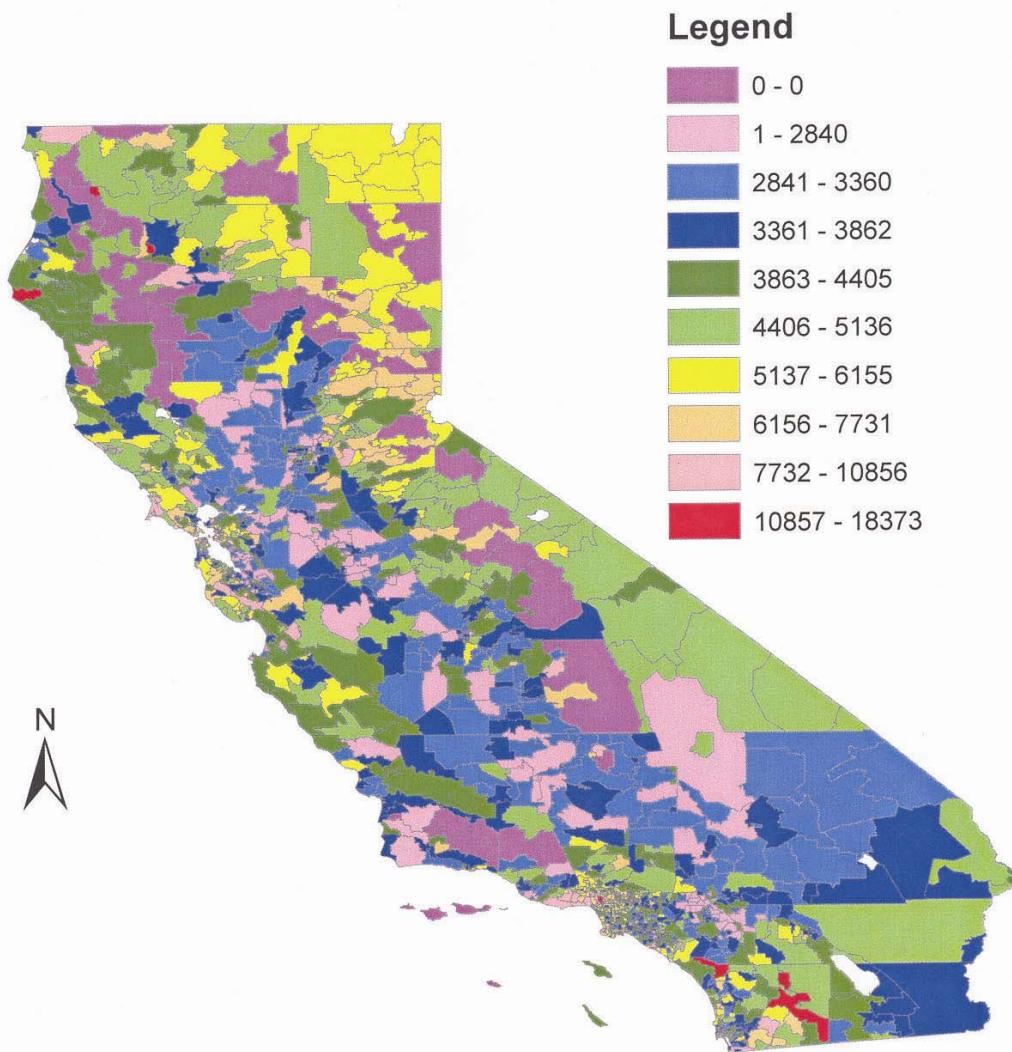
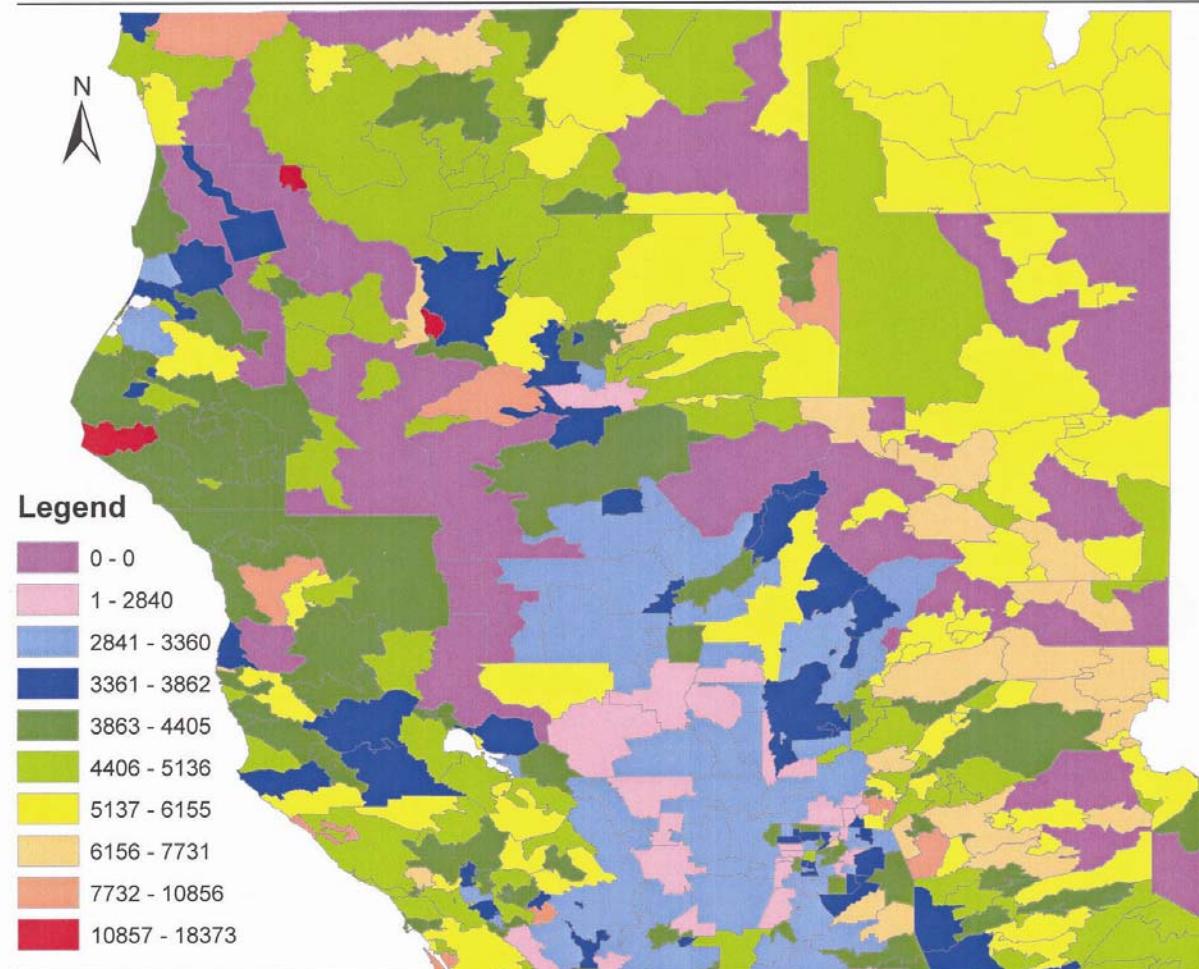


Exhibit 7
Maps of Homeowners Claim Severities

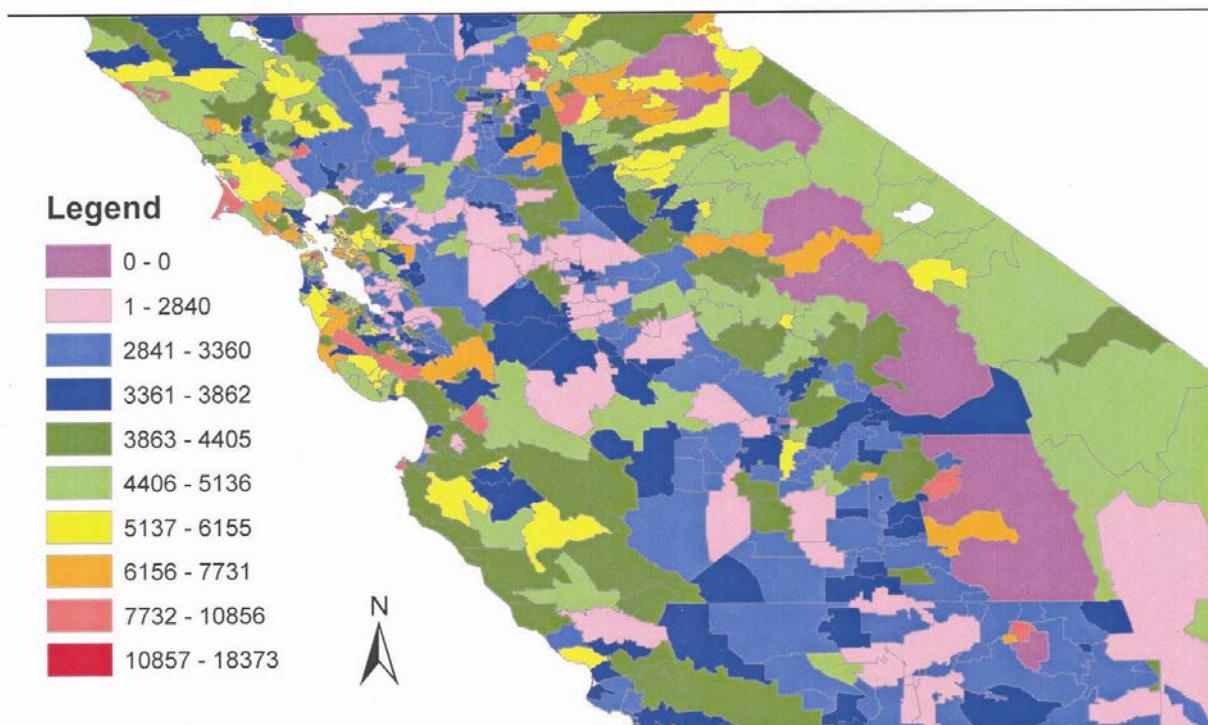
Homeowners Claim Severities State of California



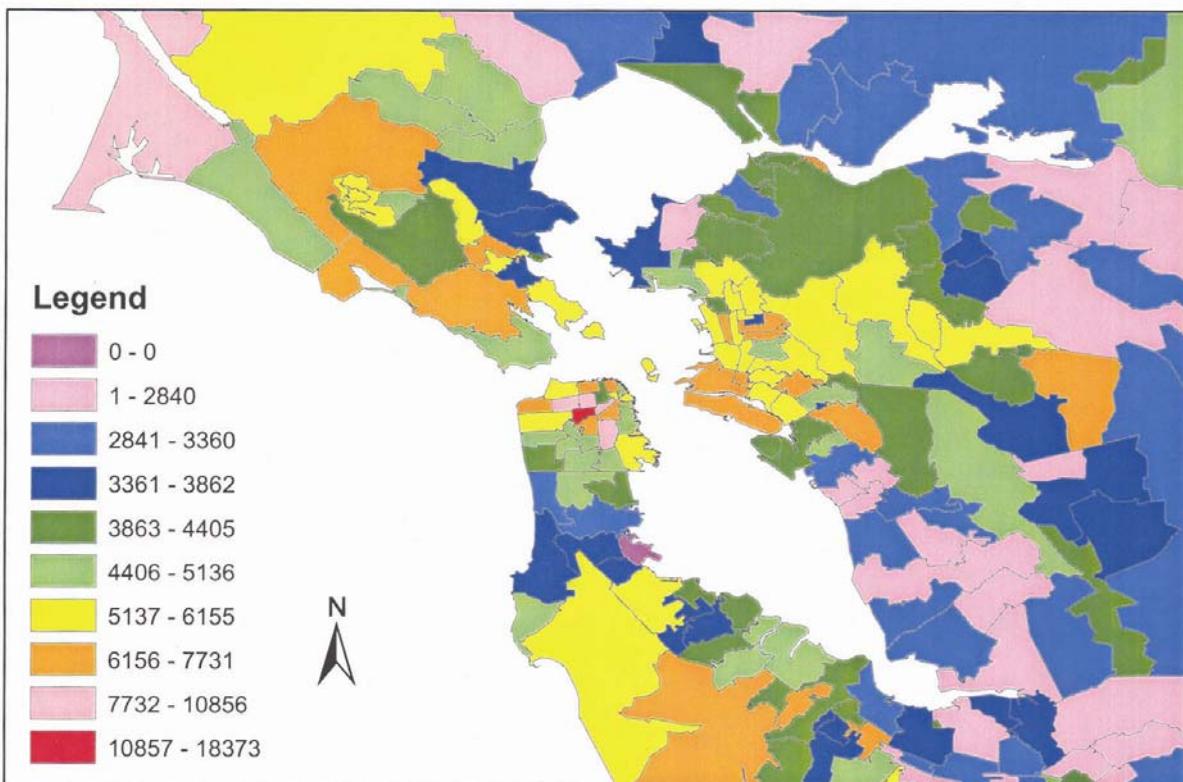
Homeowners Claim Severities Northern California



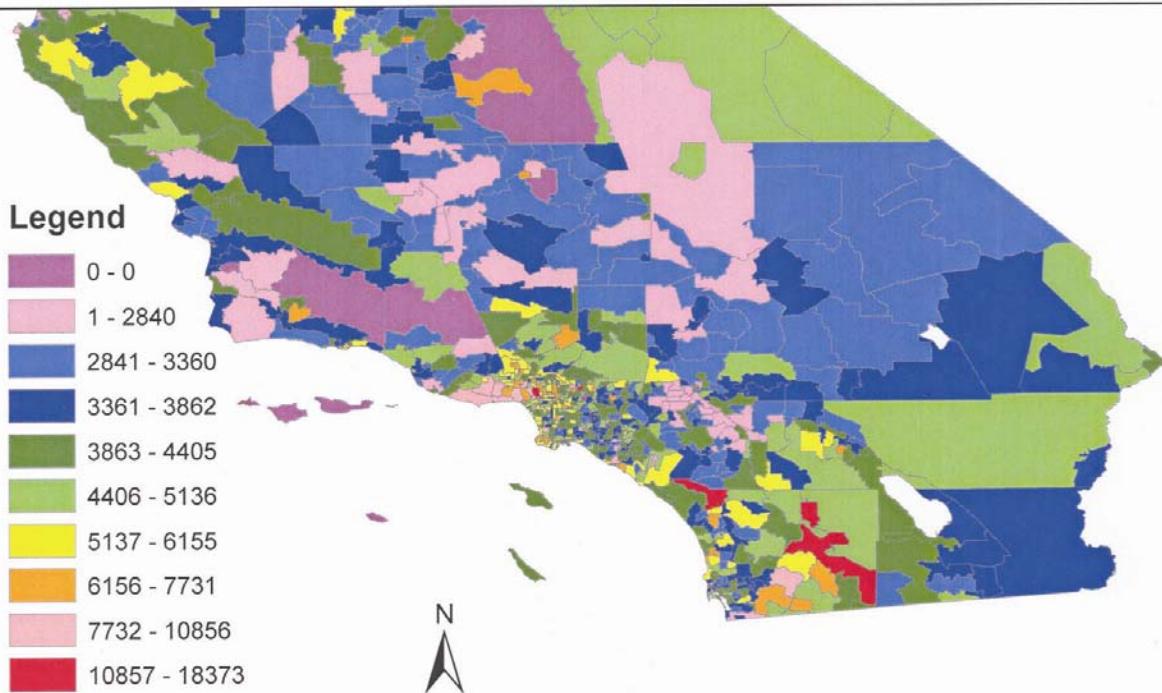
Homeowners Claim Severities Central California



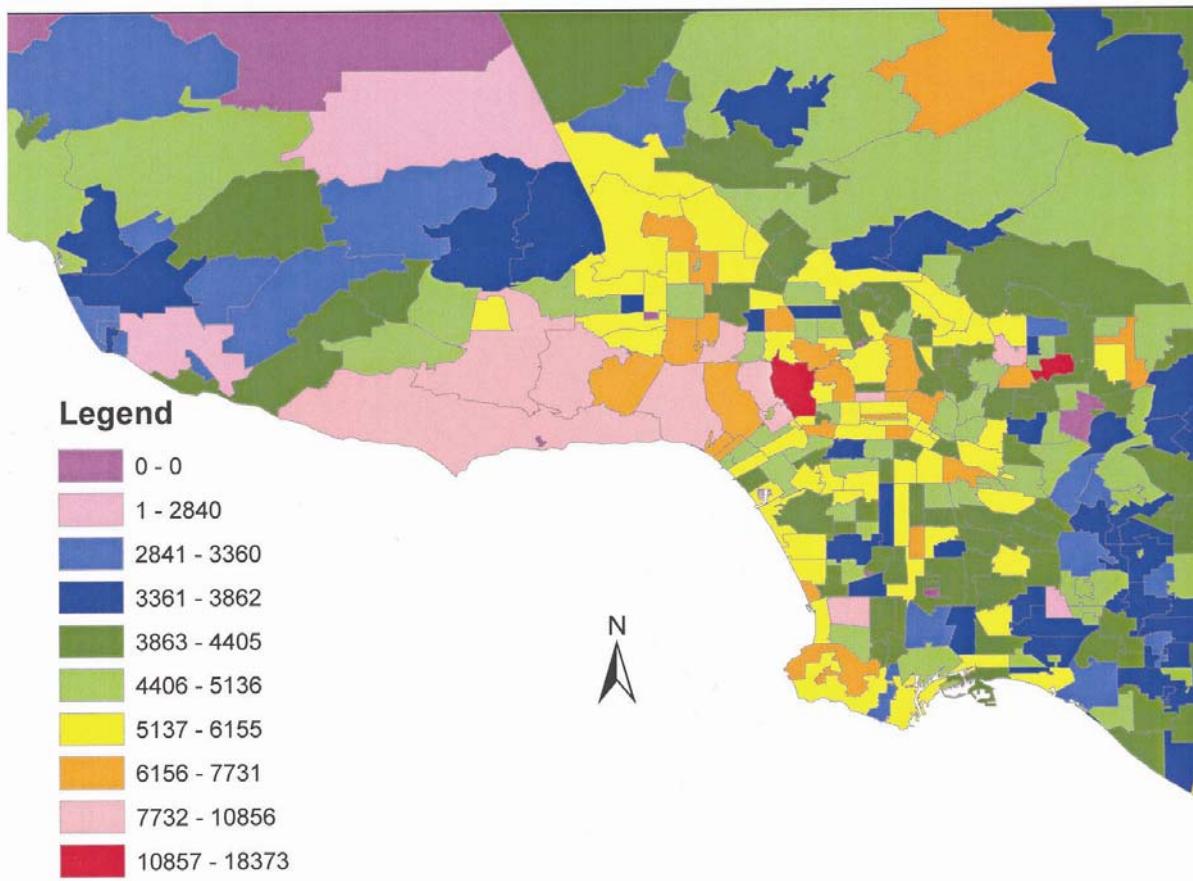
Homeowners Claim Severities Bay Area



Homeowners Claim Severities Southern California



Homeowners Claim Severities Los Angeles Area



Appendix D
Some Descriptive Statistics

Appendix D: Some Descriptive Statistics

Some statistics such as mean, standard deviation and kurtosis simply means the degree of peakedness of the graph of a statistical distribution, indicative of the concentration around the mean. The leptokurtic distributions are simultaneously peaked and have flat (large) tail. The platykurtic distributions are simultaneously less peaked and have thinner (small) tail. Mesokurtic is a distribution with the same kurtosis as the normal distribution. For a normal distribution that is perfectly symmetrical about the mean (average), kurtosis =3.0.

Kurtosis measures the spread of the distribution curve. A positive value indicates that the distribution curve is more pointed than normal (that is, the data is clustered around the central mean); a negative value indicates that the distribution is flatter and more spread out than normal.

Table D 1 and D 2 show the statistics for Water, Non-water and Homeowners Frequencies and Severities for the Water, Non-water and Homeowners Severities.

Table D 1. Frequency Statistics for Water, Non-water and Homeowners

	Mean	S.D.	Kurtosis	Characterization (1, 2)	Type (3)
Water	21.7	6.7	10.6	leptokurtic	not normal
Non-water	44.3	29.3	19.9	leptokurtic	not normal
Homeowners	63.3	42.7	51.8	leptokurtic	not normal

Table D 2. Severity Statistics for Water, Non-water and Homeowners

	Mean	S.D.	Kurtosis	Characterization (1, 2)	Type (3)
Water	\$3,831	\$1,058.2	2.8	Platykurtic	close to normal
Non-water	\$4,194	\$1,592.2	24.1	leptokurtic	not normal
Homeowners	\$4,063	\$1,437	15.0	leptokurtic	not normal

1. The leptokurtic distribution is large tailed.
2. The Platykurtic distribution is small tailed.
3. A normal distribution that is perfectly symmetrical about the mean (average) has kurtosis equal to 3.0.

Appendix E
Credibility Adjustment Complements

Appendix E: Credibility Adjustment Complements

Table E 1. Complements for Water Claim Frequencies and Severities

Table E 2. Complements for Non-water Claim Frequencies and Severities

Table E 3. Complements for Homeowners Claim Frequencies and Severities

Table E 1. Water Complements

Co code	Regions	Frequency Complements	Severity Complements
19 37	Region 1 Los Angeles San Diego		
	Complement	0.020043545	4399.575037
13 33 36	Region 2 Imperial Riverside San Bernardino		
	Complement	0.030680054	2942.732942
40 42 56 30	Region 3 San Luis Obispo Santa Barbara Ventura Orange		
	Complement	0.026773587	4437.500168
38	Region 4 San Francisco		
	Complement	0.007613692	4392.128126
27 35 43	Region 5 Monterey San Benito Santa Cruz		
	Complement	0.015484405	4139.530364
21 49	Region 6 Marin Sonoma		
	Complement	0.011927454	3765.108447
1 41 7 43	Region 7 Alameda San Mateo Contra Costa Santa Clara		
	Complement	0.019247772	3513.886317
28 48 17	Region 8 Napa Solano Lake		
	Complement	0.011683447	3460.294406

Co code	Regions	Frequency Complements	Severity Complements
23 12 8	Region 9 Mendocino Humboldt Del Norte		
	Complement	0.010033695	2850.65796
47 53 45	Region 10 Siskiyou Trinity Shasta		
	Complement		2163.618349
25 18 32 46 29	Region 11 Modoc Lassen Plumas Sierra Nevada		
	Complement	0.016471574	5319.326709
11 4 52	Region 12 Glenn Butte Tehama		
	Complement	0.016166039	2708.033158
6 57 51 58	Region 13 Colusa Yolo Sutter Yuba		
	Complement	0.017477151	3397.155689
31 9	Region 14 Placer El Dorado		
	Complement	0.018745074	5564.340576
34	Region 15 Sacramento		
	Complement	0.022060926	3245.363405
2 26	Region 16 Alpine Mono		
	Complement		
14 55	Inyo Tuolumne		
	Complement	0.013810887	4083.355021
5	Region 17 Calaveras		

Co code	Regions	Frequency Complements	Severity Complements
22 20 3	Mariposa		
	Madera		
39 50	Amador		
	Complement	0.017846489	4317.161646
24 10	Region 18		
	San Joaquin		
16 54 15	Stanislaus		
	Complement	0.01924698	2727.097086
24 10	Region 19		
	Merced		
16 54 15	Fresno		
	Complement	0.019772884	2488.603554
16 54 15	Region 20		
	Kings		
16 54 15	Tulare		
	Kern		
16 54 15	Complement	0.019401336	2652.402988

Table E 2. Non-water Complements

CO Code	Regions	Frequency Complements	Severity Complements
19 37	Region 1 Los Angeles San Diego		
	Complement	0.025286513	4985.46179
13 33 36	Region 2 Imperial Riverside San Bernardino		
	Complement	0.038153608	3859.049595
40 42 56 30	Region 3 San Luis Obispo Santa Barbara Ventura Orange		
	Complement	0.030947577	3642.026245
38	Region 4 San Francisco		
	Complement	0.02746253	6589.810368
27 35 43	Region 5 Monterey San Benito Santa Cruz		
	Complement	0.03853548	4439.058457
21 49	Region 6 Marin Sonoma		
	Complement	0.038494476	4833.992359
1 41 7 43	Region 7 Alameda San Mateo Contra Costa Santa Clara		
	Complement	0.049095062	3900.139813
28 48 17	Region 8 Napa Solano Lake		
	Complement	0.037611171	4332.750528
23	Region 9 Mendocino		

CO Code	Regions	Frequency Complements	Severity Complements
12 8	Humboldt		
	Del Norte		
	Complement	0.035904156	4508.460723
47 53 45	Region 10		
	Siskiyou		
	Trinity		
	Shasta		
	Complement	0.048565262	4902.573493
25 18 32 46 29	Region 11		
	Modoc		
	Lassen		
	Plumas		
	Sierra		
	Nevada		
Complement	0.042023463	5898.922106	
11 4 52	Region 12		
	Glenn		
	Butte		
	Tehama		
	Complement	0.058772844	3758.580464
6 57 51 58	Region 13		
	Colusa		
	Yolo		
	Sutter		
	Yuba		
Complement	0.059966511	2954.702346	
31 9	Region 14		
	Placer		
	El Dorado		
Complement	0.045712276	5251.349262	
34	Region 15		
	Sacramento		
	Complement	0.062906075	3422.294704
2 26 14 55	Region 16		
	Alpine		
	Mono		
	Inyo		
	Tuolumne		
Complement	0.023187443	5319.710194	
5 22 20 3	Region 17		
	Calaveras		
	Mariposa		
	Madera		
	Amador		

CO Code	Regions	Frequency Complements	Severity Complements
	Complement	0.040643051	4248.709469
39 50	Region 18 San Joaquin Stanislaus		
	Complement	0.059332301	3196.806553
24 10	Region 19 Merced Fresno		
	Complement	0.041307872	3852.233754
16 54 15	Region 20 Kings Tulare Kern		
	Complement	0.040092484	3481.551434

Table E 3. Homeowners Complements

CO Code	Regions	Homeowners Frequency Complement	Homeowners Severity Complement
19 37	Region 1 Los Angeles San Diego		
	Complement	0.045330058	4726.400847
13 33 36	Region 2 Imperial Riverside San Bernardino		
	Complement	0.068833662	3450.635403
40 42 56 30	Region 3 San Luis Obispo Santa Barbara Ventura Orange		
	Complement	0.057721164	4011.001655
38	Region 4 San Francisco		
	Complement	0.035076221	6112.77852
27 35 43	Region 5 Monterey San Benito Santa Cruz		
	Complement	0.054019885	4353.200921
21 49	Region 6 Marin Sonoma		
	Complement	0.05042193	4581.144768
1 41 7 43	Region 7 Alameda San Mateo Contra Costa Santa Clara		
	Complement	0.068342834	3791.357093
28 48 17	Region 8 Napa Solano Lake		

CO Code	Regions	Homeowners Frequency Complement	Homeowners Severity Complement
	Complement	0.049294617	4125.967415
23 12 8	Region 9 Mendocino Humboldt Del Norte		
	Complement	0.045937851	4146.365254
47 53 45	Region 10 Siskiyou Trinity Shasta		
	Complement	0.048565262	4724.084652
25 18 32 46 29	Region 11 Modoc Lassen Plumas Sierra Nevada		
	Complement	0.058495038	5735.71427
11 4 52	Region 12 Glenn Butte Tehama		
	Complement	0.074938883	3531.953272
6 57 51 58	Region 13 Colusa Yolo Sutter Yuba		
	Complement	0.077443661	3054.553303
31 9	Region 14 Placer El Dorado		
	Complement	0.06445735	5342.371395
34	Region 15 Sacramento		
	Complement	0.084967001	3376.356066
2 26 14 55	Region 16 Alpine Mono Inyo Tuolumne		
	Complement	0.03699833	4858.198522

CO Code	Regions	Homeowners Frequency Complement	Homeowners Severity Complement
5 22 20 3	Region 17 Calaveras Mariposa Madera Amador		
	Complement	0.058489539	4269.595785
	Region 18 San Joaquin Stanislaus		
		0.078579281	3081.757286
24 10	Region 19 Merced Fresno		
	Complement	0.061080757	3410.803361
16 54 15	Region 20 Kings Tulare Kern		
	Complement	0.05949382	3211.160537

Appendix F

CIRCULAR – EF-2002 (Earthquake and Fire Experience – EF-2002)

Appendix F: CIRCULAR – EF-200 STATE OF CALIFORNIA

HARRY W. LOW, *Insurance Commissioner*

DEPARTMENT OF INSURANCE

POLICY RESEARCH

300 CAPITOL MALL, SUITE 1300
SACRAMENTO, CA 95814

(916) 492-3529

(916) 327-2734 FAX



July 24, 2002

CIRCULAR – EF-2002

TO: Insurers Licensed to Write Earthquake and Fire in California

SUBJECT: Earthquake and Fire Experience (EF-2002)

This special data call covers Earthquake and Fire coverage written in California during the calendar years 2000 and 2001. This special data call requires the data for items aggregated at ZIP code level.

Pursuant to CCR Section 2307, all insurers transacting property insurance in this State must record earthquake liabilities written in this State and develop statistics in accordance with the instructions contained in the Insurance Department, California Earthquake Liability Report Form. We are concerned with obtaining accurate data that can be used for modeling a concentration index at the ZIP code level. Accurate and timely data are essential to develop and test proposed and potential changes.

This special data call is made under the authority of Sections 923, 923.5, 1857-1857.4 and 12926 of the California Insurance Code. **All data collected pursuant to this special data call will be confidential.** However, summary data and results of our analysis may be publicly released. Such information will not identify any individual or company.

The following rules apply to the EF files:

1. Data should be written on a CD or submitted via e-mail.
 2. Data may not be submitted on compacted cartridge tape nor on reel tape.
 3. Data must be in ASCII, in a fixed length format.
 4. Data must be in ASCII, in a fixed length format.
 5. The Department should receive data no later than September 24, 2002.

All questions concerning this data call should be directed to Gurbhag Singh or Max Tang of the Policy Research Division. Gurbhag Singh can be reached at (916) 492-3467 and singhg@insurance.ca.gov. Max Tang can be reached at (916) 492-3479 and tangm@insurance.ca.gov. Thank you for your assistance in this important matter.

Sincerely,

Lyn Hunstad, Chief
Policy Research Division

CALIFORNIA DEPARTMENT OF INSURANCE

**2002 EARTHQUAKE AND FIRE
CONCENTRATION ANALYSIS**

EF - 20002

SPECIAL DATA CALL

Policy Research Division
July 24, 2002

2002 EARTHQUAKE AND FIRE CONCENTRATION ANALYSIS

Scope of the Plan

This special data call is applicable to all insurance groups and companies licensed to write earthquake and fire coverage. For groups that contain multiple companies, a separate data submission for each company is required.

The Insurance Commissioner is empowered by Sections 923, 923.5, 1857 - 1857.4, of the California Insurance Code to examine pertinent data from insurers writing earthquake and fire insurance in California. The data collected under this authority will be kept confidential, except for summary results that may be released by the Department.

Data collected under this special data call will be used to analyze the concentration of risk at ZIP code level for the earthquake (EQ) and fire (FI) (including homeowners multiple peril policies) insurance market in California.

This document contains the necessary instructions and specifications for reporting the required data. It is organized as follows:

General Rules and Specific Data Items

- I. Affidavit
- II. Relevant Formulas (if any)
- III. Definitions
- IV. EQ and FI File Information

Exhibits:

- 1. Acknowledgment Receipt of Special Data Call
- 2. Affidavit of True and Accurate Records
- 3. EQ and FI – Data Guidelines

Questions regarding the data call should be directed to: Gurbhag Singh at (916) 492-3467, singhg@insurance.ca.gov . Or to Max Tang at (916) 492-3479, tangm@insurance.ca.gov .

All data submissions should be sent to either:

E-mail to: prbdata@insurance.ca.gov

Mail: Gurbhag Singh – EF2002
California Department of Insurance
300 Capitol Mall, Suite 1300
Sacramento, CA 95814

General Rules and Specific Data Items

Upon receipt of this data call complete the acknowledgment letter, contained in Exhibit 1 and return it to the Department on or before **August 13, 2002**.

The entire submission due **September 24, 2002** consists of:

- Document I: Affidavit of true and accurate data (made under oath before a notary public) - see Exhibit 2
- Document II: Relevant Formulas (if any)
- Document III: Definitions
- Document IV: EQ & FI File Information

All the items mentioned above are due no later than **September 24, 2002**. The following pages describe how the various data will be reported on the transmittal documents. Preferably CD or E-mail may be used. All data will be tested for accuracy and reasonability. Submissions that do not pass the Department's validating tests will be rejected. Any company that has their data rejected must correct and resubmit it. Companies required to resubmit data would be allowed up to, but not more than, 7 working days to resubmit its data to the Department.

Companies should establish their own validating programs and procedures to detect errors such as invalid ZIP codes and inaccurate statistical data. There will only be two (2) re-submissions of data allowed per company. On the second and final re-submission, if the re-submitted data does not meet the EF-2002 reporting requirements set forth in this plan or, if the data fails the Department's validation tests, the company will be identified as being in NON-COMPLIANCE. This non-compliance status will be referred to the Department of Insurance's Legal Enforcement Bureau for appropriate punitive action. In addition, the Department may initiate an examination of the company's data compilation systems.

AFFIDAVIT (Transmittal Document I)

Each submission shall contain a verification of an executive officer of the insurer, under penalty of perjury under the laws of the State of California, that the information contained therein is true and correct. Any insurer subject to EF-2002 which fails to file a submission when due, or which files an incorrect submission, shall be subject to all applicable penalties set forth in the California Insurance Code. The form to use for this verification is in the attached Exhibit 2. The affidavit form shown in Exhibit 2 should be completed by an officer of the company and stamped by a notary public.

General Rules and Specific Data Items (continue...)

FORMULAS (Transmittal Document II)

Include the formulas and an example as to how concentration index and probable maximum loss (PML) are calculated for ZIP code level and for an individual policy. The formulas should be provided on a hard copy and submitted with the other transmittal documents and data.

The relevant formula (if any) is to be written out in a basic mathematical method, *using appropriate parentheses*, with the following terms:

*	= Multiplication
/	= Division
+	= Addition
-	= Subtraction
**	= Exponent

DEFINITIONS (Transmittal Document III)

Specific definitions of each variable used for determining the concentration index and PML (Probable Maximum Loss) must be supplied on a hard copy and submitted with the other transmittal documents and data.

EF FILE INFORMATION (Transmittal Document IV)

Document IV identifies the company representative to contact regarding questions dealing with the EF data. This individual should be someone who is very knowledgeable about the creation and maintenance of the EF data files. The following information should be provided:

- Group Code and NAIC #
- Group Name and Company
- Name of Company Representative:
- Title:
- Unit or Section of Company:
- Mailing Address:
- Phone:
- E-mail address

Exhibit 1
Acknowledgment Receipt of Special Data Call

ACKNOWLEDGMENT RECEIPT OF SPECIAL DATA CALL

2002 Earthquakes and Fire Concentration Analysis

Mail this form by **August 13, 2002** to:

Gurbhag Singh
California Department of Insurance
300 Capitol Mall, Suite 1300
Sacramento, CA 95814

This will acknowledge receipt of the Special Data Call for reporting earthquake and fire data.

Company/Group Name: _____

Group Code: _____

NAIC #: _____

Company Officer responsible for filing this report:

Name: _____

Title: _____

Mailing Address:

Signature: _____ Date: _____

Phone No: _____

Exhibit 2
Affidavit of True and Accurate Records

TO: CALIFORNIA DEPARTMENT OF INSURANCE

RE: 2002 Earthquake and Fire Concentration Analysis

AFFIDAVIT

STATE OF _____)

COUNTY OF _____)

_____, being duly sworn, deposes and says that
he/she is the _____ * of the _____

Company, _____ Group & NAIC Number;
that the statistical data reported on the accompanying documents and output medium are a true
and accurate record of the company's experience for earthquake and fire coverage for the period
covered in the State of California to the best of his/her knowledge, information and belief.

Affiant

Notary Public:

Subscribed and sworn to before me this

_____ day of _____, 20 _____
at _____

* Signatory must be the company official responsible for compilation of data.

Exhibit 3
EF – Data Guidelines

Exhibit 3

Formatting Specifications:

- Output Medium: CD or e-mail
- Field Format:
 - All numeric or monetary fields are without commas.
 - All numeric fields are right justified. Use zeros as leaders to fill in the blanks if the number of characters for numeric fields is less than what's specified.
 - All monetary fields are in whole dollars (no cents) and without \$ sign.
 - Negative Numbers: All negative numbers will have a "-" sign in the left most position. Positive amounts are to be left unsigned.

Data Call variables for EQ (Earthquake) & FI (Fire – including homeowners multiple peril) for Concentration Index

- All the data must be at ZIP code level.
- Total or aggregate is the sum of all the values in the ZIP code, for example, the sum of earned premium for all policies within a given ZIP code.
- The company submitting the data is responsible for verifying the accuracy of their ZIP codes.

Details of the Items to be Collected

<u>Field Name</u>	<u>Field Type</u>	<u>Field Length</u>
1. NAIC Group code	A	4
Enter the NAIC group code.		
2. NAIC company code	A	5
Enter the company code assigned by NAIC.		

Details of the Items to be Collected (continue...)

<u>Field Name</u>	<u>Field Type</u>	<u>Field Length</u>
3. ZIP Code	A	5
4. County Code	A	2

Provide **VALID California ZIP codes** as designated by the United States Postal Service for the location of property being covered. Companies are required to check their own ZIP code list for validity before submitting their data. The range of California ZIP codes is from 90000 to 96200, ZIP codes out of this range are automatically considered invalid. The Department will investigate invalid ZIP codes within the range.

County	Code
Alameda	01
Alpine	02
Amador	03
Butte	04
Calaveras	05
Colusa	06
Contra Costa	07
Del Norte	08
El Dorado	09
Fresno	10
Glenn	11
Humboldt	12
Imperial	13
Inyo	14
Kern	15
Kings	16
Lake	17
Lassen	18
Los Angeles	19
Madera	20
Marin	21
Mariposa	22
Mendocino	23
Merced	24
Modoc	25
Mono	26
Monterey	27
Napa	28
Nevada	29

County	Code
Orange	30
Placer	31
Plumas	32
Riverside	33
Sacramento	34
San Benito	35
San Bernardino	36
San Diego	37
San Francisco	38
San Joaquin	39
San Luis Obispo	40
San Mateo	41
Santa Barbara	42
Santa Clara	43
Santa Cruz	44
Shasta	45
Sierra	46
Siskiyou	47
Solano	48
Sonoma	49
Stanislaus	50
Sutter	51
Tehama	52
Trinity	53
Tulare	54
Tuolumne	55
Ventura	56
Yolo	57
Yuba	58

Details of the Items to be Collected (continue...)

<u>Field Name</u>	<u>Field Type</u>	<u>Field Length</u>
5. Experience Year	A	2
	A summary record is for one experience year only. Enter the last 2 digits of the experience year. <i>Example:</i> 2000=00, 2001=01	
6. Coverage Type	A	2
	Use the following code to identify the coverage type being reported: EQ (Earthquake – includes commercial residential) and FI (Fire – includes homeowners as well as commercial residential).	
7. Policy Form	A	2
	Use the appropriate policy form code:	
	CF - Commercial Fire Policies (Commercial Residential Policies Only) DO - Dwelling Owner-Occupied Policies DT - Dwelling Tenant-Occupied Policies DC - Dwelling Contents Only Policies XX - Unoccupied Dwelling/Vacant Dwelling HO - Homeowner (HO) Policies, defined as HO1, HO2, HO3, HO5, HO8 or equivalent HC - Condominium Unit Owner, defined as HO6 or equivalent HT - Tenant/Renter, defined as HO4 or equivalent MO - Mobilehomes	
8. Total Earned Premium	N	9
	It is an aggregate earned premium for one year rounded to the nearest dollar for this ZIP code. (Aggregate earned premium should match with the figures reported in the California State Page of the Annual Statement).	
9. Coverage A - Dwelling	N	12
	The total limit of liability for structure for this ZIP code.	
10. Coverage B - Other Structure	N	12
	The total limit of liability that covers other structures on property for this ZIP code.	
11. Coverage C - Personal Property	N	12
	The total limit of liability for contents coverage for this ZIP code.	

Details of the Items to be Collected (continue...)

<u>Field Name</u>	<u>Field Type</u>	<u>Field Length</u>
12. Coverage D - Loss of Use	N	12
	The total limit of liability that covers loss of use for this ZIP code.	
13. TIV (Total Insured Value)	N	15
	It is the Aggregated Total Insured Value in dollar amount for this ZIP code.	
14. Earned Exposure Months	N	2
	Earned Exposure months are the number of months the policy was in force. Round partial months to the nearest whole month (round 0.5 to months up).	
15. Total Earned Exposure	N	12
	Total Earned Exposure in unit-months insured for this ZIP code. It is the total or sum of unit-months insured for this ZIP code.	
	For example,	
	<ul style="list-style-type: none"> • A single family home written for one year is equal to (=) 12 unit months. • A dwelling fire with three units written for one year is equal to (=) 36 unit months. 	
16. Total Annual Paid Property Loss	N	12
	This is the total of all property paid losses in dollars in this ZIP code.	
17. Total Annual Incurred Property Loss	N	12
	This is the total of all property incurred losses in dollars in this ZIP code. Incurred Losses should include losses incurred but not reported (IBNR).	
18. Total Incurred Property Loss for Fire	N	11
	This is the total incurred property losses resulting from fire in this ZIP code. (includes IBNR).	
19. Total Incurred Property Loss for Earthquake	N	11
	This is the total incurred property losses resulting from earthquake in this ZIP code. (includes IBNR).	

Details of the Items to be Collected (continue...)

	<u>Field Name</u>	<u>Field Type</u>	<u>Field Length</u>
20.	Total Incurred Property Loss for Theft/Vandalism	N	11
	This is the total incurred property losses resulting from theft/vandalism in this ZIP code. (includes IBNR).		
21.	Total Incurred Property Loss for Water Damage	N	11
	This is the total incurred property losses resulting from water damage in this ZIP code. (includes IBNR).		
22.	Total Property Claims Incurred	N	10
	This is the total number of all property incurred claims in this ZIP code. (includes IBNR).		
23.	Total Claims Incurred for Fire	N	9
	This is the total number of all incurred property claims resulting from fire in this ZIP code. (includes IBNR).		
24.	Total Number of Claims Incurred for Earthquake	N	9
	This is the total number of all incurred property claims resulting from earthquake in this ZIP code. (includes IBNR).		
25.	Total Number of Claims Incurred for Theft/Vandalism	N	9
	This is the total number of all incurred property claims resulting from theft/vandalism in this ZIP code. (includes IBNR).		
26.	Total Claims Incurred for Water Damage	N	9
	This is the total number of all incurred property claims resulting from water damage in this ZIP code. (includes IBNR).		
27.	Total Number of Policies	N	7
	This is the sum of all the policies in-force as of June 30 of that year for this ZIP code.		
28.	Aggregate PML	N	12
	It is the total probable maximum loss for this ZIP code in dollars. (Explain how the PML was computed. Provide the formula used for making calculations)		

**Format for Data Call Variables for EQ (Earthquake) and HO (Homeowner)
For Concentration Index**

All the data must be at ZIP code level.

Aggregate is the same as total - the sum of all the values for the ZIP code.

The dollar amounts such as premium and TIV should be reported as whole numbers (rounded to the nearest dollar).

If the coverage(s) mentioned below are not provided by your program, select the coverages which closely match your program.

Experience Years: 2000 and 2001.

Field Name	Start Position	End Position	Length	Type (Alpha or Numeric)
1 Group Number	1	4	4	A
2 NAIC Number	5	9	5	A
3 ZIP Code	10	14	5	A
4 County Code	15	16	2	A
5 Experience Year	17	18	2	A
6 Coverage Type	19	20	2	A
7 Policy Form	21	22	2	A
8 Total Earned Premium	23	31	9	N
9 Coverage A – Dwelling	32	43	12	N
10 Coverage B - Other Structure	44	55	12	N
11 Coverage C - Personal Property	56	67	12	N
12 Coverage D - Loss of Use	68	79	12	N
13 Aggregate TIV	80	91	12	N
14 Earned Exposure Months	92	101	10	N
15 Total Earned Exposure	102	111	10	N
16 Total Annual Paid Property Loss	112	121	10	N
17 Total Annual Incurred Property Loss	122	131	10	N
18 Total Incurred Property Loss for Fire	132	141	10	N
19 Total Incurred Property Loss for Earthquake	142	151	10	N
20 Total Incurred Property Loss for Theft/Vand	152	161	10	N
21 Total Incurred Property Loss Water Damage	162	171	10	N
22 Incurred Claim Count	172	178	7	N
23 Incurred Claim Count for Fire	179	185	7	N
24 Incurred Claim Count for Earthquake	186	192	7	N
25 Incurred Claim Count for Theft/Vandalism	193	199	7	N
26 Incurred Claim Count for Water Damages	200	206	7	N
27 Total Number of Policies	207	213	7	N
28 Aggregate PML	214	225	12	N

Appendix G
Addendum to the Data Call Circular EF-2002

Appendix G: Addendum to the Data Call Circular EF-2002

Addendum to the Data Call Circular EF-2002

1. Compared to the reserving practices of 1999 has your company increased the loss reserves for water damages for homeowners insurance?

yes _____ no _____

2. If yes, on average how much higher are the loss reserves now compared to 1999?

0 to 10% _____

11 to 20% _____

21 to 30% _____

31 to 40% _____

41 to 50% _____

Over 50% _____

3. What was the development factor used at state level?_____

Questions regarding the addendum should be directed to: Gurbhag Singh at (916) 492-3467, singhg@insurance.ca.gov. Or to Max Tang at (916) 492-3479, tangm@insurance.ca.gov.

All data submissions should be sent via either :

- E-mail: prbdata@insurance.ca.gov
- Mail: Gurbhag Singh – EF2002
California Department of Insurance
300 Capitol Mall, Suite 1300
Sacramento, CA 95814

Data Guidelines

Exhibit 1

Formatting Specifications:

- Output Medium: CD or e-mail
- Field Format:
 - All numeric or monetary fields are without commas.
 - All numeric fields are right justified. Use zeros as leaders to fill in the blanks if the number of characters for numeric fields is less than what's specified.
 - All monetary fields are in whole dollars (no cents) and without \$ sign.
 - Negative Numbers: All negative numbers will have a "-" sign in the left most position. Positive amounts are to be left unsigned.

Data Call variables for FI (Fire – including homeowners multiple peril).

All the data must be at ZIP code level.

- Total or aggregate is the sum of all the values in the ZIP code, for example, the sum of earned premium for all policies within a given ZIP code.
- The company submitting the data is responsible for verifying the accuracy of their ZIP codes.

Details of the Items to be Collected

	<u>Field Name</u>	<u>Field Type</u>	<u>Field Length</u>
1.	NAIC Group Code	A	4
	Enter the group code assigned by NAIC		
2.	NAIC Company Code	A	5
	Enter the company code assigned by NAIC.		
3.	ZIP Code	A	5
	Provide VALID California ZIP codes as designated by the United States Postal Service for the location of property being covered. Companies are required to check their own ZIP code list for validity before submitting their data. The range of California ZIP codes is from 90000 to 96200, ZIP codes out of this range are automatically considered invalid. The Department will investigate invalid ZIP codes within the range.		

Details of the Items to be Collected (continue...)

4. County Code

A

2

Provide the county code for the ZIP code for the location of the property covered. Use the two digit county code below:

County	Code
Alameda	01
Alpine	02
Amador	03
Butte	04
Calaveras	05
Colusa	06
Contra Costa	07
Del Norte	08
El Dorado	09
Fresno	10
Glenn	11
Humboldt	12
Imperial	13
Inyo	14
Kern	15
Kings	16
Lake	17
Lassen	18
Los Angeles	19
Madera	20
Marin	21
Mariposa	22
Mendocino	23
Merced	24
Modoc	25
Mono	26
Monterey	27
Napa	28
Nevada	29

County	Code
Orange	30
Placer	31
Plumas	32
Riverside	33
Sacramento	34
San Benito	35
San Bernardino	36
San Diego	37
San Francisco	38
San Joaquin	39
San Luis Obispo	40
San Mateo	41
Santa Barbara	42
Santa Clara	43
Santa Cruz	44
Shasta	45
Sierra	46
Siskiyou	47
Solano	48
Sonoma	49
Stanislaus	50
Sutter	51
Tehama	52
Trinity	53
Tulare	54
Tuolumne	55
Ventura	56
Yolo	57
Yuba	58

Details of the Items to be Collected (continue...)

<u>Field Name</u>	<u>Field Type</u>	<u>Field Length</u>
5. Accident Year	A	2
	A summary record is for one accident year only. Enter the last 2 digits of the accident year. <i>Example:</i> 2002=02	
6. Coverage Type	A	2
	Use the following code to identify the coverage type being reported: EQ (Earthquake – includes commercial residential) and FI (Fire – includes homeowners as well as commercial residential).	
7. Policy Form	A	2
	Use the appropriate policy form code:	
	CF - Commercial Fire Policies (Commercial Residential Policies Only)	
	DO - Dwelling Owner-Occupied Policies	
	DT - Dwelling Tenant-Occupied Policies	
	DC - Dwelling Contents Only Policies	
	XX - Unoccupied Dwelling/Vacant Dwelling	
	HO - Homeowner (HO) Policies, defined as HO1, HO2, HO3, HO5, HO8 or equivalent	
	HC - Condominium Unit Owner, defined as HO6 or equivalent	
	HT - Tenant/Renter, defined as HO4 or equivalent	
	MO - Mobile homes	
8. Total Earned Premium	N	9
	It is an aggregate earned premium for one year rounded to the nearest dollar for this ZIP code.	
9. Coverage A - Dwelling	N	12
	The total limit of liability for structure for this ZIP code.	
10. Coverage B - Other Structure	N	12
	The total limit of liability that covers other structures on property for this ZIP code.	
11. Coverage C - Personal Property	N	12
	The total limit of liability for contents coverage for this ZIP code.	

Details of the Items to be Collected (continue...)

<u>Field Name</u>	<u>Field Type</u>	<u>Field Length</u>
12. Coverage D - Loss of Use	N	12
		The total limit of liability that covers loss of use for this ZIP code.
13. TIV (Total Insured Value)	N	12
		It is the Aggregated Total Insured Value in dollar amount for this ZIP code.
14. Earned Exposure Months	N	10
		Earned Exposure months are the number of months the policy was in force. Round partial months to the nearest whole month (round 0.5 months up).
15. Total Earned Exposure	N	10
		Total Earned Exposure in unit-months insured for this ZIP code. It is the total or sum of unit-months insured for this ZIP code.
<p>For example,</p> <ul style="list-style-type: none"> • A single family home written for one year is equal to (=) 12 unit months. • A dwelling fire with three units written for one year is equal to (=) 36 unit months. 		
16. Total Paid Property Loss	N	10
		This is the total of all property paid losses in dollars in this ZIP code.
17. Total Annual Incurred Property Loss	N	10
		This is the total of all property incurred losses in dollars in this ZIP code.
18. Total Incurred Property Loss for Fire	N	10
		This is the total incurred property losses resulting from fire in this ZIP code.
19. Total Incurred Property Loss for Earthquake	N	10
		This is the total incurred property losses resulting from earthquake in this ZIP code.

<u>Details of the Items to be Collected (continue...)</u>			
<u>Field Name</u>	<u>Field Type</u>	<u>Field Length</u>	
20. Total Incurred Property Loss for Theft/Vandalism	N	10	
		This is the total incurred property losses resulting from theft/vandalism in this ZIP code.	
21. Total Incurred Property Loss for Water Damage	N	10	
		This is the total incurred property losses resulting from water damage in this ZIP code.	
22. Count of Property Claims Incurred	N	7	
		This is the total count of all property incurred claims in this ZIP code.	
23. Count of Claims Incurred for Fire	N	7	
		This is the total count of all incurred property claims resulting from fire in this ZIP code.	
24. Count of Claims Incurred for Earthquake	N	7	
		This is the total count of all incurred property claims resulting from earthquake in this ZIP code.	
25. Count of Claims Incurred for Theft/Vandalism	N	7	
		This is the total count of all incurred property claims resulting from theft/vandalism in this ZIP code	
26. Count of Claims Incurred for Water Damage	N	7	
		This is the total count of all incurred property claims resulting from water damage in this ZIP code.	
27. Total Number of Policies	N	7	
		This is the sum of all the policies in-force as of June 30 of that year for this ZIP code.	
28. Aggregate PML	N	12	
		It is the total probable maximum loss for this ZIP code in dollars. (Explain how the PML was computed in Transmittal Document II).	

Details of the Items to be Collected (continue...)

<u>Field Name</u>	<u>Field Type</u>	<u>Field Length</u>
29. Total Water Loss Reserves for 2000	N	7
	The total amount paid/set aside as a cost of the water damage claims by the insurance company for the 2000 accident year.	
30. Total Water Loss Reserves for 2001	N	7
	The total amount paid/set aside as a cost of the water damage claims by the insurance company for the 2001 accident year.	
31. Total Water Loss Reserves for 2002	N	7
	The total amount paid/set aside as a cost of the water damage claims by the insurance company for the 2002 accident year.	

Format for Data Call Variables for EQ (Earthquake) and FI (Fire)

All the data must be at ZIP code level.

Aggregate is the same as total - the sum of all the values for the ZIP code.

The dollar amounts such as premium and TIV should be reported as whole numbers (rounded to the nearest dollar).

Losses are to be reported on an accident year basis. All accident year losses are to be evaluated as of March 31, 2003.

Accident Year: 2002

Field Name	Start Position	End Position	Length	Type (Alpha or Numeric)
1 Group Number	1	4	4	A
2 NAIC Number	5	9	5	A
3 ZIP Code	10	14	5	A
4 County Code	15	16	2	A
5 Accident Year	17	18	2	A
6 Coverage Type	19	20	2	A
7 Policy Form	21	22	2	A
8 Total Earned Premium	23	31	9	N
9 Coverage A – Dwelling	32	43	12	N
10 Coverage B - Other Structure	44	55	12	N
11 Coverage C - Personal Property	56	67	12	N
12 Coverage D - Loss of Use	68	79	12	N
13 Aggregate TIV	80	91	12	N
14 Earned Exposure Months	92	101	10	N
15 Total Earned Exposure	102	111	10	N
16 Total Paid Property Loss	112	121	10	N
17 Total Annual Incurred Property Loss	122	131	10	N
18 Total Incurred Property Loss for Fire	132	141	10	N
19 Total Incurred Property Loss for Earthquake	142	151	10	N
20 Total Incurred Property Loss for Theft/Vand	152	161	10	N
21 Total Incurred Property Loss Water Damage	162	171	10	N
22 Incurred Claim Count	172	178	7	N
23 Incurred Claim Count for Fire	179	185	7	N
24 Incurred Claim Count for Earthquake	186	192	7	N
25 Incurred Claim Count for Theft/Vandalism	193	199	7	N
26 Incurred Claim Count for Water Damages	200	206	7	N
27 Total Number of Policies	207	213	7	N
28 Aggregate PML	214	225	12	N
29 Total Water Loss Reserves for 2000	226	232	7	N
30 Total Water Loss Reserves for 2001	233	239	7	N
31 Total Water Loss Reserves for 2002	240	246	7	N

Appendix H

**Appendix H: ZIP Code, Region, County Code, Name of the County, W-Freq,
W-Sev, NW-freq, NW-Sev, HO-Freq and HO-Sev**

Appendix H: ZIP Code, Region, County Code, Name of the County, W-Freq, W-Sev, NW-freq, NW-Sev, HO-Freq and HO-Sev.

Note: W-Freq = water frequencies, W-Sev = water severities, NW-freq = Non-water frequencies, NW-Sev = Non-water severities, HO-Freq = Homeowners frequencies and HO-Sev = Homeowners severities.

In order to calculate complements or region indications, choosing a contiguous unit closer to the level for which frequencies or severities are calculated is ideal, but sometimes there is not enough data to meet the requirement in a small unit, as is the case with ZIP codes. The next geographic level up from ZIP code is county, but even many counties do not meet the full credibility Standard. Therefore, the need to group counties with other counties was considered a logical step. So, the counties are grouped into regions and 20 geographic regions for computing complements for this study. The main reason to identify 20 regions is that the data is fully credible at these territorial levels that will receive the complement credibility.

The counties in each region were included based on their similar characteristics such as urban counties, rural counties, coastal counties, hill counties, Northern counties or Southern counties and interior counties. The underlying idea behind grouping is that homogeneous counties are lumped together. To adjust the frequencies and severities at ZIP code level, the complement was used from the homogenous group in which a particular county was included. All the adjustments were made at ZIP code level.

Another way to derive complement was tried by adding all the Zip codes that are not credible and use these as one group. However, this did not work well because many ZIP codes are not credible and this generated basically a state rate or state frequency.

The following pages provide the detail about ZIP Codes, Region, County Code, Name of the County, W-Freq (Water frequencies), W-Sev (Water severities), NW-freq (Non-water frequencies), NW-Sev (Non-water severities), HO-Freq (Homeowners frequencies) and HO-Sev (Homeowners severities) used in this study. The frequencies and severities reported here are adjusted for credibility.

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW-Freq	NW-Sev	HO-Freq	HO-Sev
90001	1	19	LOS ANGELES	20	3973	19	5382	30	4903
90002	1	19	LOS ANGELES	20	3696	21	4892	33	4373
90003	1	19	LOS ANGELES	20	3688	19	4584	29	4106
90004	1	19	LOS ANGELES	19	4752	22	5359	35	5275
90005	1	19	LOS ANGELES	21	4205	22	6608	36	6051
90006	1	19	LOS ANGELES	22	4209	20	6914	34	6438
90007	1	19	LOS ANGELES	23	4221	21	4585	35	4347
90008	1	19	LOS ANGELES	21	3912	24	5698	41	4959
90010	1	19	LOS ANGELES	24	4752	24	5433	43	5283
90011	1	19	LOS ANGELES	20	3631	18	6636	28	5975
90012	1	19	LOS ANGELES	22	4767	22	4905	38	4887

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW-Freq	NW-Sev	HO-Freq	HO-Sev
90013	1	19	LOS ANGELES	25	4268	25	4741	43	4501
90014	1	19	LOS ANGELES	25	4267	25	6374	44	6129
90015	1	19	LOS ANGELES	23	4116	23	6550	40	5893
90016	1	19	LOS ANGELES	18	3574	20	4352	31	3742
90017	1	19	LOS ANGELES	25	4272	23	5439	41	5212
90018	1	19	LOS ANGELES	19	4081	20	5456	31	5005
90019	1	19	LOS ANGELES	18	4092	20	6368	31	5650
90020	1	19	LOS ANGELES	21	5037	23	6496	38	6308
90021	1	19	LOS ANGELES	25	4227	25	4673	45	4379
90022	1	19	LOS ANGELES	18	3779	17	4708	26	4188
90023	1	19	LOS ANGELES	21	3833	20	6025	33	5352
90024	1	19	LOS ANGELES	24	6580	24	8149	47	8023
90025	1	19	LOS ANGELES	16	4755	17	4516	26	4611
90026	1	19	LOS ANGELES	18	4204	18	6941	27	6433
90027	1	19	LOS ANGELES	18	5998	19	6401	30	6845
90028	1	19	LOS ANGELES	22	4434	21	4180	35	4070
90029	1	19	LOS ANGELES	21	3943	21	7848	34	7006
90031	1	19	LOS ANGELES	20	3884	19	5366	31	4817
90032	1	19	LOS ANGELES	18	3370	19	5221	30	4330
90033	1	19	LOS ANGELES	22	3977	20	5408	34	4931
90034	1	19	LOS ANGELES	17	4652	18	5000	27	4925
90035	1	19	LOS ANGELES	19	4702	24	7155	37	6721
90036	1	19	LOS ANGELES	19	3974	23	6199	36	5453
90037	1	19	LOS ANGELES	20	3717	19	6733	30	5918
90038	1	19	LOS ANGELES	21	4421	21	9574	34	8327
90039	1	19	LOS ANGELES	18	4271	19	4508	29	4307
90040	1	19	LOS ANGELES	22	4144	22	4818	37	4428
90041	1	19	LOS ANGELES	19	3632	22	5088	36	4377
90042	1	19	LOS ANGELES	17	3586	18	5564	25	4860
90043	1	19	LOS ANGELES	20	3539	30	6172	48	5178
90044	1	19	LOS ANGELES	17	3325	19	7130	26	6048
90045	1	19	LOS ANGELES	17	4936	23	3585	34	3980
90046	1	19	LOS ANGELES	19	5432	23	6768	39	6649
90047	1	19	LOS ANGELES	19	2591	26	4517	42	3371
90048	1	19	LOS ANGELES	19	4310	23	5463	37	5083
90049	1	19	LOS ANGELES	1	2098	28	5865	49	4581
90056	1	19	LOS ANGELES	25	7965	29	5756	58	6953
90057	1	19	LOS ANGELES	23	4588	22	6377	54	5444
90058	1	19	LOS ANGELES	25	4092	24	6603	38	5685
90059	1	19	LOS ANGELES	20	4267	25	6349	43	6361
90061	1	19	LOS ANGELES	21	3776	24	7269	37	5672
90062	1	19	LOS ANGELES	20	3752	22	4410	38	6316
90063	1	19	LOS ANGELES	20	3748	19	5594	34	3938
90064	1	19	LOS ANGELES	21	4092	26	5667	30	5142
90065	1	19	LOS ANGELES	18	5257	20	4488	45	5818
90066	1	19	LOS ANGELES	16	4174	20	4449	31	4220
90067	1	19	LOS ANGELES	24	4792	25	4727	28	4585

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW-Freq	NW-Sev	HO-Freq	HO-Sev
90068	1	19	LOS ANGELES	23	5738	35	5092	45	5449
90069	1	19	LOS ANGELES	21	4979	25	5765	59	5205
90071	1	19	LOS ANGELES	25	5543	26	4978	43	6073
90077	1	19	LOS ANGELES	34	4266	27	8551	45	4730
90089	1	19	LOS ANGELES	25	7290	27	4834	64	9175
90095	1	19	LOS ANGELES	25	4266	25	4834	46	4583
90201	1	19	LOS ANGELES	18	4266	16	6402	45	4583
90210	1	19	LOS ANGELES	44	3806	39	11181	25	5635
90211	1	19	LOS ANGELES	22	10261	25	4249	91	12071
90212	1	19	LOS ANGELES	21	4507	27	4787	43	4231
90220	1	19	LOS ANGELES	20	6141	27	4838	44	5636
90221	1	19	LOS ANGELES	19	3388	23	5019	43	4065
90222	1	19	LOS ANGELES	21	3392	25	4103	36	4227
90230	1	19	LOS ANGELES	18	3799	19	7095	40	3697
90232	1	19	LOS ANGELES	20	4034	22	3928	30	6155
90240	1	19	LOS ANGELES	20	4736	23	4800	35	4097
90241	1	19	LOS ANGELES	17	3824	18	4623	38	4228
90242	1	19	LOS ANGELES	18	4009	20	4638	27	4228
90245	1	19	LOS ANGELES	19	3487	19	6178	33	3880
90247	1	19	LOS ANGELES	18	4326	19	4258	30	5555
90248	1	19	LOS ANGELES	22	3969	24	7013	29	3937
90249	1	19	LOS ANGELES	20	3808	26	4766	39	6032
90250	1	19	LOS ANGELES	15	3523	18	3828	41	4069
90254	1	19	LOS ANGELES	17	3848	20	7431	23	3584
90255	1	19	LOS ANGELES	19	4103	17	5001	31	6532
90260	1	19	LOS ANGELES	18	3894	20	4691	27	4552
90262	1	19	LOS ANGELES	19	4448	20	4783	29	4568
90265	1	19	LOS ANGELES	27	3433	32	7023	30	4117
90266	1	19	LOS ANGELES	19	7327	25	4707	62	8195
90270	1	19	LOS ANGELES	22	5823	21	4966	44	5282
90272	1	19	LOS ANGELES	33	4026	29	10690	35	4547
90274	1	19	LOS ANGELES	34	7935	39	6287	65	10032
90275	1	19	LOS ANGELES	1	2059	37	4497	50	5660
90277	1	19	LOS ANGELES	16	6674	18	5717	73	6491
90278	1	19	LOS ANGELES	16	6054	17	3630	71	5247
90280	1	19	LOS ANGELES	17	4682	16	4905	30	5380
90290	1	19	LOS ANGELES	24	4761	28	7094	27	4009
90291	1	19	LOS ANGELES	17	3456	21	4342	23	4186
90292	1	19	LOS ANGELES	21	4570	22	5566	50	6507
90293	1	19	LOS ANGELES	22	4553	24	5901	30	4347
90301	1	19	LOS ANGELES	19	5455	19	5551	39	5859
90302	1	19	LOS ANGELES	19	5062	20	5582	43	5836
90303	1	19	LOS ANGELES	20	4047	22	5045	30	5031
90304	1	19	LOS ANGELES	21	5092	21	4476	31	5650
90305	1	19	LOS ANGELES	24	3745	30	4855	35	4419
90401	1	19	LOS ANGELES	22	4159	23	5061	34	4211
90402	1	19	LOS ANGELES	23	3392	29	7144	53	3995

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW-Freq	NW-Sev	HO-Freq	HO-Sev
90403	1	19	LOS ANGELES	17	4612	19	7691	39	4928
90404	1	19	LOS ANGELES	19	5934	19	4412	50	7388
90405	1	19	LOS ANGELES	17	4803	20	4716	29	7107
90501	1	19	LOS ANGELES	18	4871	20	4168	30	4598
90502	1	19	LOS ANGELES	21	6194	26	4404	30	5629
90503	1	19	LOS ANGELES	17	4051	21	9537	30	3896
90504	1	19	LOS ANGELES	18	3953	21	3773	41	4036
90505	1	19	LOS ANGELES	18	4322	23	4663	31	8173
90601	1	19	LOS ANGELES	24	4098	23	5143	33	3616
90602	1	19	LOS ANGELES	19	4386	21	5451	37	4504
90603	1	19	LOS ANGELES	25	4051	26	4687	46	4553
90604	1	19	LOS ANGELES	24	3745	27	3858	34	4695
90605	1	19	LOS ANGELES	21	4076	24	3955	51	4267
90606	1	19	LOS ANGELES	21	3469	22	3821	51	3427
90620	3	30	ORANGE	30	4000	27	3826	42	3688
90621	3	30	ORANGE	20	3445	23	2955	38	3217
90623	3	30	ORANGE	27	3329	29	2905	57	3536
90630	3	30	ORANGE	28	4158	26	4292	38	3345
90631	3	30	ORANGE	22	4230	23	4851	56	3364
90638	1	19	LOS ANGELES	24	3857	25	3757	53	4080
90639	1	19	LOS ANGELES	29	3402	25	4834	45	4130
90640	1	19	LOS ANGELES	16	3762	18	6007	49	3734
90650	1	19	LOS ANGELES	16	4266	24	3620	49	4583
90660	1	19	LOS ANGELES	18	3757	19	3915	28	5087
90670	1	19	LOS ANGELES	21	2916	22	4244	39	3292
90680	3	30	ORANGE	20	3126	24	3163	31	3060
90701	1	19	LOS ANGELES	21	3925	21	5444	38	3853
90703	1	19	LOS ANGELES	26	3608	29	5814	40	3094
90704	1	19	LOS ANGELES	23	3957	23	4394	37	4704
90706	1	19	LOS ANGELES	15	3598	24	4762	55	4762
90710	1	19	LOS ANGELES	22	4323	23	4633	40	4201
90712	1	19	LOS ANGELES	18	3527	25	4809	32	4298
90713	1	19	LOS ANGELES	19	3826	23	3515	41	4059
90715	1	19	LOS ANGELES	20	2981	25	5229	38	3814
90716	1	19	LOS ANGELES	22	3110	21	5439	38	2796
90717	1	19	LOS ANGELES	19	4002	20	4427	40	4726
90720	3	30	ORANGE	28	3855	29	3851	36	4814
90723	1	19	LOS ANGELES	18	4385	21	6731	33	4299
90731	1	19	LOS ANGELES	15	4409	19	5055	56	4166
90732	1	19	LOS ANGELES	21	3525	25	3138	31	5795
90740	3	30	ORANGE	20	5076	24	2839	28	5196
90742	3	30	ORANGE	24	4100	29	3424	44	3145
90743	3	30	ORANGE	25	3728	30	3797	39	2912
90744	1	19	LOS ANGELES	19	4401	19	5260	52	3834
90745	1	19	LOS ANGELES	20	4793	26	3392	55	4416
90746	1	19	LOS ANGELES	55	3808	44	5469	29	4664
90802	1	19	LOS ANGELES	17	3897	16	4668	43	3308

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW-Freq	NW-Sev	HO-Freq	HO-Sev
90803	1	19	LOS ANGELES	16	3309	19	5410	106	4279
90804	1	19	LOS ANGELES	17	4169	18	5210	24	4366
90805	1	19	LOS ANGELES	15	4984	26	4264	33	5306
90806	1	19	LOS ANGELES	18	4309	21	4626	27	4863
90807	1	19	LOS ANGELES	18	3550	23	5301	36	3937
90808	1	19	LOS ANGELES	19	3891	23	4133	31	4198
90810	1	19	LOS ANGELES	19	5607	22	4152	37	5740
90813	1	19	LOS ANGELES	20	3595	19	6387	41	3765
90814	1	19	LOS ANGELES	18	3366	21	4255	35	3452
90815	1	19	LOS ANGELES	20	4036	26	3372	31	5738
90822	1	19	LOS ANGELES	25	3738	25	4834	31	3790
90831	1	19	LOS ANGELES	25	4119	27	4872	45	3616
90840	1	19	LOS ANGELES	25	4266	25	4834	45	4583
91001	1	19	LOS ANGELES	21	4267	42	4625	46	4622
91006	1	19	LOS ANGELES	20	4266	24	8108	45	4583
91007	1	19	LOS ANGELES	18	3353	18	5935	61	4085
91010	1	19	LOS ANGELES	30	4587	24	5334	41	7092
91011	1	19	LOS ANGELES	24	4286	31	4498	29	5308
91016	1	19	LOS ANGELES	17	3145	18	6464	55	3935
91020	1	19	LOS ANGELES	22	4411	22	5055	55	4377
91023	1	19	LOS ANGELES	0	3304	25	4834	29	5038
91024	1	19	LOS ANGELES	22	3958	25	4536	37	4502
91030	1	19	LOS ANGELES	18	4266	19	7913	45	4583
91040	1	19	LOS ANGELES	21	4524	27	4191	45	4474
91042	1	19	LOS ANGELES	19	3838	23	4121	30	6655
91046	1	19	LOS ANGELES	25	3921	25	4834	45	3834
91101	1	19	LOS ANGELES	19	3596	19	4091	37	3587
91103	1	19	LOS ANGELES	20	4266	23	5878	45	4583
91104	1	19	LOS ANGELES	18	3833	23	4120	31	3681
91105	1	19	LOS ANGELES	22	4192	26	11681	36	5341
91106	1	19	LOS ANGELES	18	3222	19	5539	37	3360
91107	1	19	LOS ANGELES	19	4527	26	4731	45	9931
91108	1	19	LOS ANGELES	23	3956	29	20358	29	4878
91109	1	19	LOS ANGELES	25	3981	25	5472	43	4350
91123	1	19	LOS ANGELES	0	4348	25	4834	49	16770
91125	1	19	LOS ANGELES	25	4266	25	4834	44	5231
91126	1	19	LOS ANGELES	25	4266	25	4834	45	4583
91201	1	19	LOS ANGELES	20	4266	21	5132	45	4583
91202	1	19	LOS ANGELES	19	4266	20	4630	45	4583
91203	1	19	LOS ANGELES	21	3722	21	4565	34	4453
91204	1	19	LOS ANGELES	22	4200	21	6167	33	4331
91205	1	19	LOS ANGELES	19	4388	19	4124	36	4401
91206	1	19	LOS ANGELES	19	4295	19	6134	36	5725
91207	1	19	LOS ANGELES	24	4108	27	5938	30	3886
91208	1	19	LOS ANGELES	23	4628	24	5390	30	5684
91210	1	19	LOS ANGELES	25	5406	25	4834	48	6110
91214	1	19	LOS ANGELES	19	5094	29	4872	44	5485

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW-Freq	NW-Sev	HO-Freq	HO-Sev
91301	1	19	LOS ANGELES	39	4266	46	8798	45	4583
91302	1	19	LOS ANGELES	45	4270	44	11300	45	4620
91303	1	19	LOS ANGELES	21	6720	23	3837	86	7878
91304	1	19	LOS ANGELES	27	7740	38	6283	92	9930
91306	1	19	LOS ANGELES	20	4220	40	6452	37	3716
91307	1	19	LOS ANGELES	33	5175	44	4013	66	5940
91311	1	19	LOS ANGELES	30	4659	50	6477	58	5983
91316	1	19	LOS ANGELES	22	6049	31	6457	80	5021
91320	3	56	VENTURA	24	4815	33	3442	81	5875
91321	1	19	LOS ANGELES	28	6728	30	4590	52	6872
91324	1	19	LOS ANGELES	24	4470	36	5836	57	3880
91325	1	19	LOS ANGELES	25	4274	40	6784	61	4361
91326	1	19	LOS ANGELES	38	4181	50	5614	62	5297
91329	1	19	LOS ANGELES	0	4998	25	4834	67	6473
91330	1	19	LOS ANGELES	25	7093	26	4791	89	6379
91331	1	19	LOS ANGELES	18	4266	24	5445	45	4583
91335	1	19	LOS ANGELES	18	4266	29	4899	45	4543
91340	1	19	LOS ANGELES	20	2593	22	4884	39	4059
91342	1	19	LOS ANGELES	22	4467	35	5059	44	4762
91343	1	19	LOS ANGELES	23	3720	35	6291	34	4310
91344	1	19	LOS ANGELES	29	3545	46	5848	56	4447
91345	1	19	LOS ANGELES	21	4157	26	6484	57	5506
91350	1	19	LOS ANGELES	1	2606	31	4384	92	4874
91351	1	19	LOS ANGELES	1	2676	34	3696	80	3524
91352	1	19	LOS ANGELES	19	4585	24	5790	74	5363
91354	1	19	LOS ANGELES	31	3439	26	3955	44	5371
91355	1	19	LOS ANGELES	16	4565	15	3367	72	4474
91356	1	19	LOS ANGELES	30	3680	39	7540	66	3689
91360	3	56	VENTURA	26	4422	33	3572	37	5472
91361	3	56	VENTURA / L.A.	28	4543	29	4152	59	4085
91362	3	56	VENTURA	26	3398	36	3908	29	3199
91363	3	56	VENTURA	25	7336	31	3534	70	7668
91364	1	19	LOS ANGELES	34	4485	55	5945	59	3973
91367	1	19	LOS ANGELES	32	4881	41	5361	58	4619
91377	3	56	VENTURA	27	5642	26	4569	62	4702
91381	1	19	LOS ANGELES	26	4304	24	5531	58	3893
91384	1	19	LOS ANGELES	31	5799	24	4461	90	5985
91401	1	19	LOS ANGELES	20	5333	27	6901	73	5360
91402	1	19	LOS ANGELES	18	5792	21	4795	51	5705
91403	1	19	LOS ANGELES	23	4959	32	3886	49	5465
91405	1	19	LOS ANGELES	19	4099	23	6255	56	4087
91406	1	19	LOS ANGELES	18	5074	25	4152	43	6710
91411	1	19	LOS ANGELES	21	3473	25	4247	33	4044
91423	1	19	LOS ANGELES	20	5649	30	5094	54	4687
91436	1	19	LOS ANGELES	40	3998	49	7237	36	5565
91501	1	19	LOS ANGELES	19	4057	20	3933	37	3916
91502	1	19	LOS ANGELES	23	3775	22	4385	39	3813

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91504	1	19	LOS ANGELES	20	5541	23	4595	49	5469
91505	1	19	LOS ANGELES	18	8446	20	4757	100	8699
91506	1	19	LOS ANGELES	19	4376	20	7458	32	3905
91601	1	19	LOS ANGELES	19	4205	20	4863	38	4137
91602	1	19	LOS ANGELES	19	3709	24	5618	38	3986
91604	1	19	LOS ANGELES	21	3489	29	6891	31	4031
91605	1	19	LOS ANGELES	19	3677	25	5121	33	6141
91606	1	19	LOS ANGELES	19	4047	23	4143	31	4495
91607	1	19	LOS ANGELES	20	4482	27	4167	38	5330
91608	1	19	LOS ANGELES	29	6455	26	4835	49	7117
91701	2	36	SAN BERNARDINO	1	2671	50	4086	73	4593
91702	1	19	LOS ANGELES	18	4164	21	5955	40	4745
91706	1	19	LOS ANGELES	18	3833	19	4623	36	3754
91709	2	36	SAN BERNARDINO	1	2162	35	2830	51	4435
91710	2	36	SAN BERNARDINO	25	5663	33	3708	42	4860
91711	1	19	LOS ANGELES	30	4249	35	5473	52	4510
91715	1	19	LOS ANGELES	25	3069	25	4834	91	3634
91722	1	19	LOS ANGELES	21	3408	27	3436	35	4819
91723	1	19	LOS ANGELES	20	3073	22	4443	32	3581
91724	1	19	LOS ANGELES	26	3287	32	3357	74	3071
91730	2	36	SAN BERNARDINO	11	3343	14	2857	58	3549
91731	1	19	LOS ANGELES	20	4075	20	4431	66	4813
91732	1	19	LOS ANGELES	17	4266	18	5394	45	4583
91733	1	19	LOS ANGELES	19	3596	20	4253	45	3044
91737	2	36	SAN BERNARDINO	33	3648	54	4629	37	3841
91739	2	36	SAN BERNARDINO	25	3548	62	2488	61	2998
91740	1	19	LOS ANGELES	26	2959	26	4238	21	2890
91741	1	19	LOS ANGELES	26	3906	31	6344	33	3995
91743	2	36	SAN BERNARDINO	25	3531	38	3744	26	4477
91744	1	19	LOS ANGELES	24	3709	24	5063	31	3742
91745	1	19	LOS ANGELES	26	4029	31	4907	93	4660
91746	1	19	LOS ANGELES	23	3339	25	4434	92	2632
91748	1	19	LOS ANGELES	32	3350	46	4749	52	3509
91750	1	19	LOS ANGELES	28	4175	35	3456	59	5540
91752	2	33	RIVERSIDE	34	2855	45	3493	69	3350
91754	1	19	LOS ANGELES	18	2788	19	4145	48	3838
91755	1	19	LOS ANGELES	19	3706	20	4994	56	4349
91759	2	36	SAN BERNARDINO	24	3209	37	5765	46	3501
91761	2	36	SAN BERNARDINO	20	3961	34	2409	79	4399
91762	2	36	SAN BERNARDINO	19	3404	28	3841	63	3341
91763	2	36	SAN BERNARDINO	25	2309	35	4461	86	2748
91764	2	36	SAN BERNARDINO	22	3906	34	3221	28	3821
91765	1	19	LOS ANGELES	1	2683	35	3624	78	3384
91766	1	19	LOS ANGELES	21	3994	23	4155	32	4511
91767	1	19	LOS ANGELES	21	3073	28	4871	62	5306
91768	1	19	LOS ANGELES	21	3004	24	4815	53	2625
91773	1	19	LOS ANGELES	32	2908	30	4530	41	3485

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91775	1	19	LOS ANGELES	19	2917	22	4566	58	3916
91776	1	19	LOS ANGELES	18	3105	18	4951	52	3120
91780	1	19	LOS ANGELES	17	4185	20	4535	75	3925
91784	2	36	SAN BERNARDINO	26	3138	38	3674	44	3544
91786	2	36	SAN BERNARDINO	22	2905	26	4242	48	3785
91789	1	19	LOS ANGELES	1	2107	41	3751	49	4401
91790	1	19	LOS ANGELES	22	3509	29	4211	41	4008
91791	1	19	LOS ANGELES	28	3703	34	8049	63	4065
91792	1	19	LOS ANGELES	26	3696	28	4747	34	3992
91801	1	19	LOS ANGELES	16	4462	15	4806	27	4782
91803	1	19	LOS ANGELES	18	3701	20	4313	31	3962
91901	1	37	SAN DIEGO	23	4624	63	8312	64	4262
91902	1	37	SAN DIEGO	38	3459	35	7031	46	3959
91905	1	37	SAN DIEGO	25	3855	28	4425	92	3808
91906	1	37	SAN DIEGO	24	3157	55	4699	49	3484
91910	1	37	SAN DIEGO	1	2699	24	3613	89	4294
91911	1	37	SAN DIEGO	31	4044	29	3777	64	6539
91913	1	37	SAN DIEGO	35	3606	27	3338	56	3995
91914	1	37	SAN DIEGO	23	3537	26	5654	21	4120
91915	1	37	SAN DIEGO	28	3816	26	3793	30	3906
91916	1	37	SAN DIEGO	24	4548	29	5264	89	7841
91917	1	37	SAN DIEGO	25	4097	27	4597	81	5869
91931	1	37	SAN DIEGO	25	4907	26	5023	45	4321
91932	1	37	SAN DIEGO	20	4742	22	3831	72	4631
91934	1	37	SAN DIEGO	24	3227	25	4439	50	3407
91935	1	37	SAN DIEGO	25	2942	35	5987	60	3325
91941	1	37	SAN DIEGO	22	3517	29	3256	64	2922
91942	1	37	SAN DIEGO	22	4280	25	3117	44	5210
91945	1	37	SAN DIEGO	25	4804	30	4708	53	4169
91947	1	37	SAN DIEGO	25	5131	25	4837	46	5257
91948	1	37	SAN DIEGO	24	4740	25	5037	45	4471
91950	1	37	SAN DIEGO	19	4270	20	4675	45	4727
91962	1	37	SAN DIEGO	23	4155	44	6748	36	3696
91963	1	37	SAN DIEGO	25	4691	39	6722	44	4335
91977	1	37	SAN DIEGO	32	5445	36	4324	59	6185
91978	1	37	SAN DIEGO	23	4048	28	3740	50	3520
91980	1	37	SAN DIEGO	25	3869	26	4835	43	2974
92003	1	37	SAN DIEGO	25	3668	25	5031	55	4046
92004	1	37	SAN DIEGO	22	4267	23	4731	44	4587
92007	1	37	SAN DIEGO	29	4222	30	3683	44	4671
92008	1	37	SAN DIEGO	1	2240	28	3328	56	4852
92009	1	37	SAN DIEGO	1	2098	33	3130	49	4580
92014	1	37	SAN DIEGO	33	3418	39	4850	32	3869
92019	1	37	SAN DIEGO	37	4721	40	2949	62	6569
92020	1	37	SAN DIEGO	23	4278	32	3494	56	6505
92021	1	37	SAN DIEGO	21	3998	31	3322	69	4164
92024	1	37	SAN DIEGO	1	2100	29	3026	46	4565

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92025	1	37	SAN DIEGO	29	4187	31	3065	48	3633
92026	1	37	SAN DIEGO	1	2593	27	3373	54	4553
92027	1	37	SAN DIEGO	31	4266	31	3362	46	4584
92028	1	37	SAN DIEGO	28	5528	40	22032	46	5541
92029	1	37	SAN DIEGO	35	4440	33	5395	39	4563
92036	1	37	SAN DIEGO	22	4722	29	13016	61	4000
92037	1	37	SAN DIEGO	1	2712	32	4230	52	4516
92040	1	37	SAN DIEGO	25	4428	32	4370	64	3866
92054	1	37	SAN DIEGO	1	2129	26	3609	47	4451
92055	1	37	SAN DIEGO	25	5603	27	4701	74	4501
92056	1	37	SAN DIEGO	1	2793	36	2336	76	3404
92057	1	37	SAN DIEGO	1	2611	29	2516	45	4486
92059	1	37	SAN DIEGO	25	7104	26	4862	79	6322
92060	1	37	SAN DIEGO	24	4246	24	5285	77	3572
92061	1	37	SAN DIEGO	26	4483	27	4051	56	3861
92064	1	37	SAN DIEGO	1	2680	49	2520	74	3411
92065	1	37	SAN DIEGO	25	4164	41	4545	52	3581
92066	1	37	SAN DIEGO	25	5633	93	15740	61	4392
92068	1	37	SAN DIEGO	25	4431	35	4882	61	3586
92069	1	37	SAN DIEGO	1	2158	29	2691	53	12531
92070	1	37	SAN DIEGO	24	3631	27	4566	61	3458
92071	1	37	SAN DIEGO	24	3459	25	3912	62	3313
92075	1	37	SAN DIEGO	31	5245	26	3649	68	15123
92078	1	37	SAN DIEGO	24	5153	22	5386	75	5511
92082	1	37	SAN DIEGO	26	4310	47	4826	44	12163
92083	1	37	SAN DIEGO	1	3461	31	2475	60	5431
92084	1	37	SAN DIEGO	24	7254	34	6885	58	5605
92086	1	37	SAN DIEGO	24	4294	29	4709	57	4276
92091	1	37	SAN DIEGO	29	3970	24	5694	57	3775
92093	1	37	SAN DIEGO	25	4212	25	4834	48	4390
92101	1	37	SAN DIEGO	21	4198	25	4551	97	3510
92102	1	37	SAN DIEGO	19	3821	21	5259	82	3308
92103	1	37	SAN DIEGO	18	4453	20	3908	45	4648
92104	1	37	SAN DIEGO	17	4589	18	5036	43	5091
92105	1	37	SAN DIEGO	18	5069	20	5242	50	3499
92106	1	37	SAN DIEGO	24	6004	30	4370	84	3972
92107	1	37	SAN DIEGO	18	4539	22	4063	67	4537
92108	1	37	SAN DIEGO	20	4275	21	3890	108	15543
92109	1	37	SAN DIEGO	17	4266	20	3340	54	4636
92110	1	37	SAN DIEGO	23	3846	24	3811	65	3331
92111	1	37	SAN DIEGO	20	4446	21	3232	46	4383
92113	1	37	SAN DIEGO	19	3295	21	4437	49	3536
92114	1	37	SAN DIEGO	1	2099	36	4264	49	4635
92115	1	37	SAN DIEGO	19	4592	23	3864	60	3920
92116	1	37	SAN DIEGO	18	4498	20	4123	40	4934
92117	1	37	SAN DIEGO	23	5906	27	4091	78	5504
92118	1	37	SAN DIEGO	19	4482	22	3822	63	3490

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92119	1	37	SAN DIEGO	26	5037	28	3554	58	6369
92120	1	37	SAN DIEGO	22	4749	24	3883	47	4633
92121	1	37	SAN DIEGO	23	5289	23	4643	49	5800
92122	1	37	SAN DIEGO	20	4266	23	3164	45	4583
92123	1	37	SAN DIEGO	22	4241	26	3178	41	4311
92124	1	37	SAN DIEGO	35	4087	30	3318	34	4781
92126	1	37	SAN DIEGO	1	2241	25	2412	53	5354
92127	1	37	SAN DIEGO	39	5181	33	2658	31	4398
92128	1	37	SAN DIEGO	1	2271	28	2483	42	4441
92129	1	37	SAN DIEGO	1	4817	45	1952	55	5578
92130	1	37	SAN DIEGO	1	5897	27	4568	50	5348
92131	1	37	SAN DIEGO	32	3610	28	4498	28	4266
92132	1	37	SAN DIEGO	25	3558	25	4834	31	4368
92133	1	37	SAN DIEGO	27	4818	26	4999	54	4538
92134	1	37	SAN DIEGO	25	4063	25	4835	34	3834
92135	1	37	SAN DIEGO	25	3819	26	4848	35	3524
92136	1	37	SAN DIEGO	25	3790	26	4835	35	3436
92139	1	37	SAN DIEGO	37	4359	29	4633	44	3834
92140	1	37	SAN DIEGO	25	3986	26	4812	38	3303
92142	1	37	SAN DIEGO	25	3766	25	4834	34	3916
92145	1	37	SAN DIEGO	25	2534	25	4866	82	3300
92147	1	37	SAN DIEGO	25	4337	30	4843	40	3906
92152	1	37	SAN DIEGO	0	3730	25	4834	32	3655
92154	1	37	SAN DIEGO	40	3885	33	2778	49	3969
92155	1	37	SAN DIEGO	25	4731	27	4864	35	4041
92173	1	37	SAN DIEGO	27	4414	25	4321	54	3752
92182	1	37	SAN DIEGO	25	4740	25	4834	45	4159
92201	2	33	RIVERSIDE	26	4383	29	4577	41	4462
92203	2	33	RIVERSIDE	25	5160	37	3461	41	3981
92210	2	33	RIVERSIDE	30	4271	33	5843	46	3288
92211	2	33	RIVERSIDE	21	4112	27	2097	69	3448
92220	2	33	RIVERSIDE	23	3548	45	3506	53	3015
92222	2	13	IMPERIAL	25	4830	38	3742	79	3470
92223	2	33	RIVERSIDE	26	4510	42	2540	69	3673
92225	2	33	RIVERSIDE	21	4604	36	4107	94	3348
92227	2	13	IMPERIAL	22	6315	34	4025	65	5561
92230	2	33	RIVERSIDE	29	6788	42	3364	61	5786
92231	2	13	IMPERIAL	24	4266	33	5539	45	4583
92233	2	13	IMPERIAL	25	4295	37	3899	48	4642
92234	2	33	RIVERSIDE	28	4267	30	4252	45	4585
92236	2	33	RIVERSIDE	27	4249	34	5865	47	4526
92239	2	33	RIVERSIDE	26	4267	38	5886	45	4585
92240	2	33	RIVERSIDE	40	3431	44	4435	72	3719
92241	2	33	RIVERSIDE	27	4266	37	3464	46	4564
92242	2	36	SAN BERNARDINO	27	4266	46	5669	45	4583
92243	2	13	IMPERIAL	25	4266	44	3320	45	4615
92249	2	13	IMPERIAL	24	4266	36	4320	49	4592

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92250	2	13	IMPERIAL	23	4266	37	4145	45	4583
92251	2	13	IMPERIAL	23	2440	37	3889	74	2476
92252	2	36	SAN BERNARDINO	24	4266	43	3815	46	4616
92253	2	33	RIVERSIDE	26	3580	33	3406	50	3633
92254	2	33	RIVERSIDE	23	4266	38	4967	45	4583
92256	2	36	SAN BERNARDINO	23	2717	38	4151	54	3700
92257	2	13	IMPERIAL	24	2761	41	3857	64	3039
92258	2	33	RIVERSIDE	25	5383	37	5219	63	6521
92259	2	13	IMPERIAL	25	5003	37	3601	46	3484
92260	2	33	RIVERSIDE	1	5471	24	5619	59	5532
92262	2	33	RIVERSIDE	30	2531	34	4120	68	3084
92264	2	33	RIVERSIDE	30	2853	30	7155	69	3346
92266	2	13	IMPERIAL	25	2595	38	3738	71	2249
92267	2	36	SAN BERNARDINO	26	2835	38	3813	55	3690
92268	2	36	SAN BERNARDINO	24	2767	38	3887	56	3517
92270	2	33	RIVERSIDE	24	2548	27	3433	77	2818
92273	2	13	IMPERIAL	25	2843	37	3522	56	4643
92274	2	33	RIVERSIDE	25	2898	38	4265	65	3455
92276	2	33	RIVERSIDE	25	3352	40	4167	59	3834
92277	2	36	SAN BERNARDINO	21	2214	42	3903	63	4331
92278	2	36	SAN BERNARDINO	25	2918	44	3559	69	4860
92280	2	36	SAN BERNARDINO	25	2539	39	3855	89	3523
92281	2	13	IMPERIAL	24	2690	38	4616	68	2972
92282	2	33	RIVERSIDE	25	3104	40	3658	79	5049
92283	2	13	IMPERIAL	24	2552	37	3742	70	2873
92284	2	36	SAN BERNARDINO	23	2695	35	3054	63	3722
92285	2	36	SAN BERNARDINO	24	3067	40	3326	61	3814
92301	2	36	SAN BERNARDINO	40	2724	37	4254	62	3398
92304	2	36	SAN BERNARDINO	26	2785	38	3744	68	3407
92305	2	36	SAN BERNARDINO	24	4930	35	3878	59	4157
92307	2	36	SAN BERNARDINO	28	3119	47	4007	63	4589
92308	2	36	SAN BERNARDINO	26	2982	54	3492	63	3765
92309	2	36	SAN BERNARDINO	25	3009	37	3723	67	3529
92310	2	36	SAN BERNARDINO	27	2799	57	3464	67	4358
92311	2	36	SAN BERNARDINO	31	2922	42	3109	65	3233
92313	2	36	SAN BERNARDINO	31	3932	44	3268	51	4738
92314	2	36	SAN BERNARDINO	20	4205	28	5312	64	4178
92315	2	36	SAN BERNARDINO	19	4599	27	3409	60	5883
92316	2	36	SAN BERNARDINO	32	2995	45	3115	67	3395
92317	2	36	SAN BERNARDINO	24	3618	36	4065	68	3866
92318	2	36	SAN BERNARDINO	25	2987	38	3744	66	3522
92320	2	33	RIVERSIDE	27	6703	35	3822	50	5217
92321	2	36	SAN BERNARDINO	23	2662	37	4441	66	3011
92322	2	36	SAN BERNARDINO	23	3184	36	3914	67	3933
92323	2	36	SAN BERNARDINO	25	3470	38	3742	69	4047
92324	2	36	SAN BERNARDINO	31	3234	35	2823	60	3782
92325	2	36	SAN BERNARDINO	20	2854	31	6727	72	3192

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92326	2	36	SAN BERNARDINO	25	2854	42	4074	69	3460
92327	2	36	SAN BERNARDINO	24	2720	44	3580	65	4039
92328	16	14	INYO	19	2922	23	5279	69	3297
92332	2	36	SAN BERNARDINO	25	3010	42	3871	65	3419
92333	2	36	SAN BERNARDINO	23	2882	35	4288	57	2862
92335	2	36	SAN BERNARDINO	1	5214	43	2117	58	5421
92336	2	36	SAN BERNARDINO	1	5195	64	2802	55	5312
92337	2	36	SAN BERNARDINO	37	3129	54	2242	64	3079
92338	2	36	SAN BERNARDINO	28	1662	46	3700	81	2647
92339	2	36	SAN BERNARDINO	23	2856	36	3975	68	3351
92341	2	36	SAN BERNARDINO	23	2970	34	5888	62	3463
92342	2	36	SAN BERNARDINO	33	2368	36	3027	76	3333
92345	2	36	SAN BERNARDINO	1	4021	46	4070	52	4673
92346	2	36	SAN BERNARDINO	1	5329	47	2917	61	5157
92347	2	36	SAN BERNARDINO	24	2476	38	3497	81	3090
92350	2	36	SAN BERNARDINO	26	2854	38	4340	67	3333
92352	2	36	SAN BERNARDINO	24	2782	31	9127	93	3060
92354	2	36	SAN BERNARDINO	22	2242	30	3674	75	2671
92356	2	36	SAN BERNARDINO	24	3157	61	3118	81	3154
92358	2	36	SAN BERNARDINO	24	3493	37	3573	43	4952
92359	2	36	SAN BERNARDINO	23	4564	34	4207	39	4075
92363	2	36	SAN BERNARDINO	23	2598	37	4873	83	2674
92364	2	36	SAN BERNARDINO	25	3024	51	3748	63	3633
92365	2	36	SAN BERNARDINO	24	2936	44	3785	69	3363
92366	2	36	SAN BERNARDINO	25	2865	39	3742	64	3349
92368	2	36	SAN BERNARDINO	25	4388	40	3886	62	4645
92369	2	36	SAN BERNARDINO	25	3518	38	3742	62	3836
92371	2	36	SAN BERNARDINO	26	2853	63	3637	69	3346
92372	2	36	SAN BERNARDINO	24	2207	79	3133	67	2434
92373	2	36	SAN BERNARDINO	25	4520	30	3993	48	6783
92374	2	36	SAN BERNARDINO	25	2912	35	4092	72	3643
92376	2	36	SAN BERNARDINO	1	5090	62	3451	66	5081
92377	2	36	SAN BERNARDINO	34	2864	66	3927	72	3218
92378	2	36	SAN BERNARDINO	24	4016	37	3821	38	4775
92382	2	36	SAN BERNARDINO	22	2854	32	5671	71	3480
92384	16	14	INYO	19	3495	23	5158	60	4131
92385	2	36	SAN BERNARDINO	24	1227	39	3478	76	1732
92386	2	36	SAN BERNARDINO	22	1860	32	3452	107	2423
92389	16	14	INYO	19	2266	30	5061	95	2120
92391	2	36	SAN BERNARDINO	24	2856	37	5144	83	3278
92392	2	36	SAN BERNARDINO	1	5179	47	2993	58	5502
92394	2	36	SAN BERNARDINO	23	3017	38	3756	61	3618
92397	2	36	SAN BERNARDINO	24	3367	33	3919	58	5469
92398	2	36	SAN BERNARDINO	25	3013	58	3501	73	2891
92399	2	36	SAN BERNARDINO	27	2013	32	4638	79	3218
92401	2	36	SAN BERNARDINO	24	2938	37	3877	92	2927
92404	2	36	SAN BERNARDINO	25	2894	38	4634	65	3148

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92405	2	36	SAN BERNARDINO	24	2818	39	3127	69	3699
92407	2	36	SAN BERNARDINO	41	7283	67	2996	52	10263
92408	2	36	SAN BERNARDINO	22	3279	34	5226	50	3538
92410	2	36	SAN BERNARDINO	27	2913	38	4109	88	2905
92411	2	36	SAN BERNARDINO	30	3015	44	5211	64	3258
92501	2	33	RIVERSIDE	26	2962	34	5357	58	3745
92503	2	33	RIVERSIDE	1	5273	46	2827	68	5495
92504	2	33	RIVERSIDE	31	3629	40	5001	61	4731
92505	2	33	RIVERSIDE	40	2853	48	5475	80	3352
92506	2	33	RIVERSIDE	1	5159	39	3023	57	5452
92507	2	33	RIVERSIDE	25	3542	34	2991	70	3712
92508	2	33	RIVERSIDE	45	2853	35	4454	69	3346
92509	2	33	RIVERSIDE	1	5100	53	2908	66	5619
92518	2	33	RIVERSIDE	25	2857	37	3676	67	3528
92521	2	33	RIVERSIDE	25	2853	38	3742	69	3346
92530	2	33	RIVERSIDE	48	2902	34	5044	95	3367
92532	2	33	RIVERSIDE	31	3046	35	3473	107	2973
92536	2	33	RIVERSIDE	24	3863	42	6562	53	4090
92539	2	33	RIVERSIDE	24	3084	39	4070	60	3709
92543	2	33	RIVERSIDE	27	1798	34	7035	101	2805
92544	2	33	RIVERSIDE	1	5081	56	5108	70	5726
92545	2	33	RIVERSIDE	28	2971	32	2529	110	3607
92548	2	33	RIVERSIDE	25	3269	37	4196	66	3629
92549	2	33	RIVERSIDE	21	3841	30	4457	53	5448
92551	2	33	RIVERSIDE	52	3959	41	4244	37	4711
92553	2	33	RIVERSIDE	1	5158	43	3681	57	5789
92555	2	33	RIVERSIDE	54	3282	49	4032	67	3299
92557	2	33	RIVERSIDE	1	5399	58	3235	57	5869
92561	2	33	RIVERSIDE	23	3280	34	5038	53	3357
92562	2	33	RIVERSIDE	1	5243	35	2810	61	5777
92563	2	33	RIVERSIDE	40	4010	31	3117	43	4654
92567	2	33	RIVERSIDE	40	3966	53	2924	64	5125
92570	2	33	RIVERSIDE	42	1830	37	6499	82	2494
92571	2	33	RIVERSIDE	83	2861	34	4811	62	3379
92582	2	33	RIVERSIDE	24	3263	39	4628	57	3703
92583	2	33	RIVERSIDE	26	3156	37	3032	88	3311
92584	2	33	RIVERSIDE	29	3613	31	3655	59	4273
92585	2	33	RIVERSIDE	22	2829	34	3443	63	3465
92586	2	33	RIVERSIDE	29	3034	34	2635	64	4009
92587	2	33	RIVERSIDE	34	2185	54	3527	63	2464
92590	2	33	RIVERSIDE	27	3063	39	3567	109	3026
92591	2	33	RIVERSIDE	38	2574	38	2711	55	4461
92592	2	33	RIVERSIDE	1	5014	45	4031	55	4962
92595	2	33	RIVERSIDE	36	2117	39	3762	65	3119
92596	2	33	RIVERSIDE	26	2048	42	3622	79	3908
92602	3	30	ORANGE	21	2438	25	3293	60	4202
92603	3	30	ORANGE	26	2232	31	3532	85	2551

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92604	3	30	ORANGE	22	3071	27	3203	72	4155
92606	3	30	ORANGE	22	2021	28	3336	90	3858
92610	3	30	ORANGE	46	3613	32	2760	77	3313
92612	3	30	ORANGE	20	2965	20	2858	58	2861
92614	3	30	ORANGE	26	2703	28	3539	84	3503
92618	3	30	ORANGE	22	1863	26	3712	103	2403
92620	3	30	ORANGE	31	2854	37	2826	66	3292
92624	3	30	ORANGE	29	2853	30	3404	69	3346
92625	3	30	ORANGE	28	2300	27	5640	81	3524
92626	3	30	ORANGE	26	2653	32	2974	68	2914
92627	3	30	ORANGE	17	3118	20	3918	70	5941
92629	3	30	ORANGE	1	5158	35	3665	57	5607
92630	3	30	ORANGE	1	4423	45	2773	40	4378
92646	3	30	ORANGE	1	5198	32	3023	58	5907
92647	3	30	ORANGE	24	2984	25	4313	64	3730
92648	3	30	ORANGE	24	2247	22	3126	61	5064
92649	3	30	ORANGE	27	2890	28	4006	92	4239
92650	3	30	ORANGE	25	2312	31	3531	59	2090
92651	3	30	ORANGE	21	3179	31	4759	66	3862
92653	3	30	ORANGE	1	6490	41	4052	58	6887
92655	3	30	ORANGE	23	4296	28	3364	50	4777
92656	3	30	ORANGE	1	5158	26	2339	58	5563
92657	3	30	ORANGE	24	1933	30	6581	101	2849
92660	3	30	ORANGE	1	7591	37	10679	55	6849
92661	3	30	ORANGE	23	1258	27	5308	99	2315
92662	3	30	ORANGE	22	1974	28	4078	119	2763
92663	3	30	ORANGE	23	2222	28	4681	126	2692
92672	3	30	ORANGE	26	3090	31	3424	59	4492
92673	3	30	ORANGE	33	3551	36	3644	78	3197
92675	3	30	ORANGE	32	3286	37	4924	71	3108
92676	3	30	ORANGE	25	2945	29	3918	107	2757
92677	3	30	ORANGE	1	5182	39	3495	55	5517
92678	3	30	ORANGE	24	1952	31	3367	84	4306
92679	3	30	ORANGE	1	5421	47	5097	64	6453
92683	3	30	ORANGE	1	4994	33	3412	65	5764
92688	3	30	ORANGE	1	5470	26	1632	61	5508
92691	3	30	ORANGE	1	4558	41	3228	62	6104
92692	3	30	ORANGE	1	5158	41	2909	62	5596
92694	3	30	ORANGE	23	1283	28	3421	115	2392
92697	3	30	ORANGE	25	2971	31	3531	67	4140
92701	3	30	ORANGE	20	1931	26	3446	63	2190
92703	3	30	ORANGE	20	2855	26	4139	59	3173
92704	3	30	ORANGE	23	2886	28	3155	56	3124
92705	3	30	ORANGE	35	3107	41	3354	63	2746
92706	3	30	ORANGE	23	3728	31	2260	98	3727
92707	3	30	ORANGE	22	3028	27	3138	70	3290
92708	3	30	ORANGE	1	3964	35	3819	36	4676

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92709	3	30	ORANGE	25	3416	33	3535	79	2983
92710	3	30	ORANGE	29	3738	31	3532	84	3896
92780	3	30	ORANGE	21	3298	25	3950	80	3580
92782	3	30	ORANGE	22	3606	25	2848	72	3688
92801	3	30	ORANGE	21	4823	23	4434	43	3869
92802	3	30	ORANGE	22	4288	27	3938	57	3834
92804	3	30	ORANGE	25	5389	29	3997	46	4265
92805	3	30	ORANGE	19	4213	24	4658	49	3602
92806	3	30	ORANGE	26	4026	28	3495	84	3257
92807	3	30	ORANGE	1	2190	42	4368	50	5501
92808	3	30	ORANGE	48	5082	40	3614	36	4003
92811	3	30	ORANGE	25	4911	31	3532	53	4303
92821	3	30	ORANGE	27	4208	25	2772	46	3904
92823	3	30	ORANGE	25	5147	29	5398	70	3905
92831	3	30	ORANGE	19	4650	24	3811	60	4051
92832	3	30	ORANGE	21	5957	26	2661	55	6453
92833	3	30	ORANGE	22	4888	26	4789	57	3852
92835	3	30	ORANGE	29	4288	29	4989	32	4093
92840	3	30	ORANGE	20	6725	28	5052	72	5219
92841	3	30	ORANGE	20	5507	27	3889	91	4165
92843	3	30	ORANGE	21	4421	27	3547	70	3788
92844	3	30	ORANGE	21	4162	26	4979	49	4236
92845	3	30	ORANGE	30	4635	29	4581	46	3899
92860	2	33	RIVERSIDE	33	5312	46	4118	56	4672
92861	3	30	ORANGE	41	4303	49	4723	58	3889
92862	3	30	ORANGE	25	6849	32	3593	50	5980
92865	3	30	ORANGE	24	6399	32	3194	82	5216
92866	3	30	ORANGE	21	4094	28	3838	50	3560
92867	3	30	ORANGE	31	3783	40	3668	59	3104
92868	3	30	ORANGE	21	5826	26	3868	54	7121
92869	3	30	ORANGE	36	6562	44	4441	75	8574
92870	3	30	ORANGE	1	5158	27	3569	87	5361
92879	2	33	RIVERSIDE	45	4703	31	4448	48	5398
92880	2	33	RIVERSIDE	35	4797	38	3800	49	4555
92881	2	33	RIVERSIDE	35	5520	32	3680	49	5373
92882	2	33	RIVERSIDE	35	5098	34	6207	56	4213
92883	2	33	RIVERSIDE	32	4862	31	4238	73	4328
92886	3	30	ORANGE	1	5158	41	3090	62	5935
92887	3	30	ORANGE	44	6616	38	2759	70	5855
93001	3	56	VENTURA	18	4251	25	5384	54	4064
93003	3	56	VENTURA	19	5598	24	3574	95	4740
93004	3	56	VENTURA	23	4616	32	2646	56	3883
93010	3	56	VENTURA	24	4871	43	2829	111	4966
93012	3	56	VENTURA	27	4012	35	2451	59	3678
93013	3	42	SANTA BARBARA	20	3487	25	3816	59	2599
93015	3	56	VENTURA	22	5658	27	2414	83	4464
93021	3	56	VENTURA	27	5859	28	2712	94	4580

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93022	3	56	VENTURA	23	5012	33	4090	49	4262
93023	3	56	VENTURA	22	4303	31	3045	58	3889
93030	3	56	VENTURA	19	3420	32	4091	42	3186
93033	3	56	VENTURA	20	3501	48	2180	41	3765
93035	3	56	VENTURA	25	3056	35	2954	51	3020
93040	3	56	VENTURA	25	5568	30	3275	76	4410
93041	3	56	VENTURA	22	3486	21	2928	52	2296
93042	3	56	VENTURA	25	2865	31	3532	45	2572
93043	3	56	VENTURA	26	4838	34	3518	70	4334
93060	3	56	VENTURA	20	4303	26	5079	59	3893
93063	3	56	VENTURA	1	5770	46	3199	51	5392
93065	3	56	VENTURA	1	7664	40	3115	56	6183
93066	3	56	VENTURA	25	4381	35	3507	60	3973
93067	3	42	SANTA BARBARA	24	4226	29	3868	44	4070
93101	3	42	SANTA BARBARA	18	4517	21	5644	43	3523
93102	3	42	SANTA BARBARA	25	3133	31	3532	40	3694
93103	3	42	SANTA BARBARA	19	3970	24	3658	46	3907
93105	3	42	SANTA BARBARA	18	2969	24	3360	55	3485
93106	3	42	SANTA BARBARA	25	3465	31	3531	38	4118
93108	3	42	SANTA BARBARA	21	3922	31	6257	53	3572
93109	3	42	SANTA BARBARA	21	4535	27	5140	80	4448
93110	3	42	SANTA BARBARA	21	3984	26	3410	94	3770
93111	3	42	SANTA BARBARA	22	4303	26	4169	58	3890
93117	3	42	SANTA BARBARA	18	3781	22	3388	52	3178
93201	20	54	TULARE	22	4584	41	3623	54	5341
93202	20	16	KINGS	21	4460	37	3241	37	4117
93203	20	15	KERN	20	3955	36	3187	43	2911
93204	20	16	KINGS	21	3983	38	4232	47	4474
93205	20	15	KERN	21	4526	42	8190	60	5017
93206	20	15	KERN	22	2821	41	4904	45	4030
93207	20	54	TULARE	21	3784	38	3212	44	3749
93208	20	54	TULARE	21	3762	37	3679	45	3472
93210	19	10	FRESNO	24	3857	37	3528	43	4628
93212	20	16	KINGS	20	3654	36	2943	59	4121
93215	20	15	KERN	19	4414	37	3115	86	4624
93218	20	54	TULARE	22	5576	40	4340	105	5581
93219	20	54	TULARE	21	4304	36	4017	58	3952
93220	20	15	KERN	22	4276	39	3165	55	3527
93221	20	54	TULARE	21	4245	37	3858	47	4006
93222	20	15	KERN	22	4597	35	6520	71	4089
93223	20	54	TULARE	20	3890	37	3393	45	3804
93224	20	15	KERN	22	4438	40	3588	80	4439
93225	20	15	KERN	22	4141	34	4584	57	3871
93226	20	15	KERN	0	2441	40	3238	77	3234
93227	20	54	TULARE	21	3323	40	4405	78	3628
93230	20	16	KINGS	20	2588	31	3039	66	2930
93234	19	10	FRESNO	24	3224	53	3138	69	4867

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93235	20	54	TULARE	21	2255	36	3881	62	2988
93237	20	54	TULARE	22	4466	40	3376	88	3817
93238	20	15	KERN	21	5251	36	3193	86	4078
93239	20	16	KINGS	22	4004	40	3639	35	5115
93240	20	15	KERN	20	3281	45	8869	41	3363
93241	20	15	KERN	20	3787	35	3350	54	2848
93242	19	10	FRESNO	21	3562	38	3471	67	3061
93243	20	15	KERN	22	4086	45	3412	62	3103
93244	20	54	TULARE	22	3719	42	3950	40	3667
93245	20	16	KINGS	19	4039	35	4117	46	2805
93246	20	16	KINGS	22	3963	40	3376	55	3259
93247	20	54	TULARE	20	4342	41	3770	55	4272
93249	20	15	KERN	22	4008	39	3415	51	3230
93250	20	15	KERN	20	3013	38	3220	50	3636
93251	20	15	KERN	22	3189	40	3485	67	2336
93252	20	15	KERN	22	3708	41	3677	61	3133
93254	3	42	SANTA BARBARA	24	4373	32	3431	54	3589
93255	20	15	KERN	22	3502	39	3223	37	2921
93256	20	54	TULARE	21	4303	39	3708	58	3890
93257	20	54	TULARE	19	4318	29	3417	62	3835
93260	20	54	TULARE	21	4100	38	3177	41	4902
93261	20	54	TULARE	22	3664	39	3311	73	3370
93262	20	54	TULARE	22	4359	40	3378	68	3617
93263	20	15	KERN	21	4640	54	2694	61	3974
93265	20	54	TULARE	20	4038	37	7942	52	3905
93266	20	16	KINGS	22	4091	42	3156	32	5404
93267	20	54	TULARE	21	4303	41	3587	58	3889
93268	20	15	KERN	21	4635	38	3864	37	4080
93270	20	54	TULARE	21	4142	39	4756	36	3534
93271	20	54	TULARE	20	4303	36	9064	58	3889
93272	20	54	TULARE	21	4609	37	3190	50	6148
93274	20	54	TULARE	17	5025	36	3413	45	5511
93276	20	15	KERN	23	3940	40	3407	43	3491
93277	20	54	TULARE	18	4162	33	3972	46	4210
93280	20	15	KERN	20	3540	45	3796	33	3204
93282	20	54	TULARE	22	2634	41	3396	59	3365
93283	20	15	KERN	21	2539	40	3404	54	2963
93285	20	15	KERN	21	2667	36	3117	50	2996
93286	20	54	TULARE	20	2409	37	4582	55	3716
93287	20	15	KERN	22	2867	40	3338	60	7602
93291	20	54	TULARE	17	2590	35	3349	59	4452
93292	20	54	TULARE	18	2496	36	3365	55	2911
93301	20	15	KERN	21	2902	37	3651	54	3512
93304	20	15	KERN	23	2506	44	2835	60	3074
93305	20	15	KERN	22	2490	37	3565	51	2690
93306	20	15	KERN	31	2354	44	3281	49	2806
93307	20	15	KERN	26	2699	39	3263	58	4004

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW-Freq	NW-Sev	HO-Freq	HO-Sev
93308	20	15	KERN	21	2642	42	2710	52	3703
93309	20	15	KERN	1	7404	44	2742	59	6023
93311	20	15	KERN	27	2664	56	2693	57	2945
93312	20	15	KERN	27	2740	65	2337	55	3569
93313	20	15	KERN	28	4780	64	1939	53	6796
93401	3	40	SAN LUIS OBISPO	18	2869	24	2955	51	3269
93402	3	40	SAN LUIS OBISPO	21	2572	28	3132	58	3289
93405	3	40	SAN LUIS OBISPO	20	3675	25	3164	53	4655
93409	3	40	SAN LUIS OBISPO	25	2773	31	3531	57	3126
93410	3	40	SAN LUIS OBISPO	25	2622	31	3531	58	4027
93420	3	40	SAN LUIS OBISPO	22	2585	31	3728	48	2812
93422	3	40	SAN LUIS OBISPO	22	2304	36	4816	79	2730
93424	3	40	SAN LUIS OBISPO	23	2410	28	5148	52	3411
93426	5	27	MONTEREY	21	2572	35	4409	59	3114
93427	3	42	SANTA BARBARA	24	2827	28	3672	52	3069
93428	3	40	SAN LUIS OBISPO	22	2492	28	2856	59	3233
93429	3	42	SANTA BARBARA	25	3135	31	3533	60	8383
93430	3	40	SAN LUIS OBISPO	22	2659	27	5295	50	3119
93432	3	40	SAN LUIS OBISPO	25	2554	31	4263	56	3138
93433	3	40	SAN LUIS OBISPO	21	2713	27	3268	66	3195
93434	3	42	SANTA BARBARA	23	2935	32	3389	59	3805
93435	3	40	SAN LUIS OBISPO	25	3153	31	3531	49	4028
93436	3	42	SANTA BARBARA	24	2572	36	2180	59	3114
93437	3	42	SANTA BARBARA	23	2478	29	3373	57	3416
93440	3	42	SANTA BARBARA	25	2580	30	3441	57	3168
93441	3	42	SANTA BARBARA	24	2680	30	3768	53	3026
93442	3	40	SAN LUIS OBISPO	20	2573	25	3622	58	3229
93444	3	40	SAN LUIS OBISPO	26	2600	39	3687	59	3367
93445	3	40	SAN LUIS OBISPO	22	4473	28	4091	56	3808
93446	3	40	SAN LUIS OBISPO	21	2623	32	2739	57	2995
93449	3	40	SAN LUIS OBISPO	22	2566	27	2871	55	3420
93450	5	27	MONTEREY	21	3086	37	4217	46	3339
93451	3	40	SAN LUIS OBISPO	23	2721	31	4017	55	2997
93452	3	40	SAN LUIS OBISPO	0	2556	29	3828	56	3035
93453	3	40	SAN LUIS OBISPO	24	2573	32	4047	59	3118
93454	3	42	SANTA BARBARA	20	2710	31	2498	74	2599
93455	3	42	SANTA BARBARA	32	3381	41	2191	53	7411
93460	3	42	SANTA BARBARA	25	2593	33	7326	61	2912
93461	3	40	SAN LUIS OBISPO	24	2598	31	3397	58	3306
93463	3	42	SANTA BARBARA	24	3157	34	3580	57	3803
93465	3	40	SAN LUIS OBISPO	23	2611	36	3422	56	4310
93501	20	15	KERN	20	2592	44	3245	52	8008
93505	20	15	KERN	25	2498	85	2515	55	2881
93510	1	19	LOS ANGELES	28	2232	35	7317	49	3023
93512	16	26	MONO	19	2572	25	5047	59	3117
93513	16	14	INYO	19	2460	23	4464	49	3467
93514	16	14	INYO	19	2580	23	4853	61	3506

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93516	20	15	KERN	22	2572	38	4019	60	3138
93517	16	26	MONO	18	2667	22	5072	58	3166
93518	20	15	KERN	22	3364	38	3372	52	3353
93519	20	15	KERN	22	2543	40	3377	53	4104
93522	16	14	INYO	19	2602	23	5158	59	3066
93523	20	15	KERN	21	2541	39	3422	47	3087
93524	20	15	KERN	22	2713	41	3357	47	3195
93526	16	14	INYO	18	2451	23	4916	54	3213
93527	20	15	KERN	22	2395	60	3986	67	2655
93528	20	15	KERN	22	2212	43	4615	57	2978
93529	16	26	MONO	18	2239	21	5131	75	2844
93530	16	14	INYO	19	1747	23	5158	65	2552
93531	20	15	KERN	22	2656	44	3327	62	2693
93532	1	19	LOS ANGELES	26	2618	39	5757	70	2696
93534	1	19	LOS ANGELES	24	3261	30	4109	87	2944
93535	1	19	LOS ANGELES	1	6219	34	3464	54	6292
93536	1	19	LOS ANGELES	1	6418	41	3524	52	5279
93541	16	26	MONO	19	2802	23	5022	93	2483
93542	16	14	INYO	0	2074	23	5158	95	1872
93543	1	19	LOS ANGELES	24	3764	53	4423	36	2999
93544	1	19	LOS ANGELES	25	4830	27	4483	45	3777
93545	16	14	INYO	18	3628	22	5219	41	3096
93546	16	26	MONO	13	4303	15	6018	58	3889
93549	16	14	INYO	19	4303	29	5124	58	3889
93550	1	19	LOS ANGELES	1	6586	40	4434	48	7525
93551	1	19	LOS ANGELES	1	6443	52	4195	56	6681
93552	1	19	LOS ANGELES	21	3401	36	4398	51	3389
93553	1	19	LOS ANGELES	25	3523	79	4877	58	4276
93554	20	15	KERN	22	4204	39	3384	51	4992
93555	20	15	KERN	20	4304	48	2303	49	4446
93558	2	36	SAN BERNARDINO	25	3945	38	3779	51	3694
93560	20	15	KERN	20	3989	35	2572	48	3071
93561	20	15	KERN	25	4304	36	3019	58	3892
93562	2	36	SAN BERNARDINO	24	4564	43	5582	47	5380
93563	1	19	LOS ANGELES	25	4044	25	4905	57	4218
93591	1	19	LOS ANGELES	26	4160	36	4807	44	3487
93601	17	20	MADERA	22	3844	41	5654	54	3424
93602	19	10	FRESNO	21	4303	38	3299	58	3889
93603	20	54	TULARE	22	2788	39	3375	60	2288
93604	17	20	MADERA	22	4284	46	4207	52	3665
93605	19	10	FRESNO	22	4049	40	3823	55	3599
93606	19	10	FRESNO	23	4230	43	5300	55	3968
93607	19	10	FRESNO	22	3917	41	3735	41	3637
93608	19	10	FRESNO	23	3672	40	3687	67	3519
93609	19	10	FRESNO	21	3802	39	3260	48	3946
93610	17	20	MADERA	20	3342	43	3414	51	2801
93611	19	10	FRESNO	24	4237	45	5093	47	3288

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW-Freq	NW-Sev	HO-Freq	HO-Sev
93612	19	10	FRESNO	21	4027	36	2680	52	4144
93614	17	20	MADERA	24	4452	42	5441	53	4299
93615	20	54	TULARE	21	4403	40	6993	54	4270
93616	19	10	FRESNO	22	4127	40	3492	56	4151
93618	20	54	TULARE	19	2994	36	4420	49	2340
93620	19	24	MERCED	20	2497	42	3940	73	2283
93621	19	10	FRESNO	22	4077	40	3753	58	6628
93622	19	10	FRESNO	23	4386	39	5333	55	3723
93623	17	22	MARIPOSA	19	3933	40	4622	59	3612
93624	19	10	FRESNO	22	4028	41	4467	58	3526
93625	19	10	FRESNO	21	2602	40	3220	60	3027
93626	19	10	FRESNO	23	2344	41	3685	119	2284
93627	19	10	FRESNO	22	5474	41	3736	65	7217
93628	19	10	FRESNO	22	3994	39	4264	39	4589
93630	19	10	FRESNO	22	3900	38	3354	38	4045
93631	19	10	FRESNO	20	4122	39	5364	39	4485
93633	19	10	FRESNO	22	2933	40	3861	56	3794
93634	19	10	FRESNO	22	3948	41	3795	34	4602
93635	19	24	MERCED	19	2646	38	2464	55	3123
93637	17	20	MADERA	20	2573	46	2838	59	3116
93638	17	20	MADERA	22	3959	44	3239	37	4711
93640	19	10	FRESNO	25	2837	40	4435	55	3270
93641	19	10	FRESNO	22	2572	41	4376	59	3098
93642	19	10	FRESNO	22	4177	41	3735	37	4594
93643	17	20	MADERA	21	2466	44	4282	82	3634
93644	17	20	MADERA	22	2572	38	4911	61	4367
93645	17	20	MADERA	22	4465	44	4474	33	4970
93646	19	10	FRESNO	20	3959	36	4045	37	4711
93647	20	54	TULARE	20	2649	36	4269	61	3092
93648	19	10	FRESNO	21	4171	44	3125	66	5275
93649	19	10	FRESNO	22	3903	45	3668	54	3916
93650	19	10	FRESNO	21	2800	38	3381	60	3175
93651	19	10	FRESNO	23	3517	39	5278	82	3521
93652	19	10	FRESNO	22	3967	42	4781	36	4601
93653	17	20	MADERA	22	3959	40	3913	37	4711
93654	19	10	FRESNO	20	3926	36	3771	80	4085
93656	19	10	FRESNO	21	4159	37	4663	47	4191
93657	19	10	FRESNO	22	4117	38	4049	35	4799
93660	19	10	FRESNO	21	4574	39	3562	21	5624
93661	19	24	MERCED	22	3961	41	3735	41	4707
93662	19	10	FRESNO	21	2329	37	3911	71	3508
93664	19	10	FRESNO	21	3707	37	3946	97	3968
93665	19	24	MERCED	22	3993	41	3651	57	4080
93666	20	54	TULARE	22	4197	38	3365	104	4638
93667	19	10	FRESNO	23	2573	41	3599	57	3126
93668	19	10	FRESNO	22	2229	41	3693	66	2211
93669	17	20	MADERA	23	2853	43	4090	67	3388

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93670	20	54	TULARE	22	2777	40	3378	50	2537
93673	20	54	TULARE	22	3582	40	3709	61	3370
93675	19	10	FRESNO	23	2855	38	3404	69	5022
93701	19	10	FRESNO	20	4290	36	4203	45	4590
93702	19	10	FRESNO	17	4318	34	4481	63	4559
93703	19	10	FRESNO	19	4326	38	3839	61	5423
93704	19	10	FRESNO	20	2776	39	3455	55	3118
93705	19	10	FRESNO	20	2634	42	3139	57	3113
93706	19	10	FRESNO	21	5607	42	4326	66	4887
93711	19	10	FRESNO	29	2434	43	4489	59	3383
93720	19	10	FRESNO	27	2589	35	3325	66	4621
93721	19	10	FRESNO	22	2413	40	5221	61	3308
93722	19	10	FRESNO	25	2435	47	3044	61	3229
93725	19	10	FRESNO	24	2396	41	6676	56	2874
93726	19	10	FRESNO	23	3914	47	3994	59	3342
93727	19	10	FRESNO	24	2867	49	6142	70	4327
93728	19	10	FRESNO	19	2141	37	4009	56	2308
93741	19	10	FRESNO	22	4142	41	3735	65	5106
93901	5	27	MONTEREY	17	2846	39	4525	56	6560
93905	5	27	MONTEREY	20	2491	39	2865	60	3115
93906	5	27	MONTEREY	27	2561	47	2442	49	4028
93907	5	27	MONTEREY	19	2429	47	4149	58	3516
93908	5	27	MONTEREY	24	2410	43	3674	59	3253
93920	5	27	MONTEREY	20	2675	36	4375	61	4591
93921	5	27	MONTEREY	18	4315	32	4507	58	4591
93923	5	27	MONTEREY	18	2413	39	3918	60	4056
93924	5	27	MONTEREY	19	2774	37	6165	57	3041
93925	5	27	MONTEREY	21	2815	38	5430	62	3464
93926	5	27	MONTEREY	22	2414	38	3725	61	3309
93927	5	27	MONTEREY	19	2900	38	5104	57	3970
93928	5	27	MONTEREY	21	2315	39	4308	58	2864
93930	5	27	MONTEREY	18	2375	37	4994	55	4679
93932	5	27	MONTEREY	21	2868	39	4269	58	3676
93933	5	27	MONTEREY	18	2513	53	2412	59	3395
93940	5	27	MONTEREY	18	2472	32	3889	54	2286
93943	5	27	MONTEREY	21	3430	38	4306	63	2601
93950	5	27	MONTEREY	17	3226	31	4649	66	3012
93953	5	27	MONTEREY	19	2473	46	8445	65	3758
93954	5	27	MONTEREY	21	2629	39	4310	58	4002
93955	5	27	MONTEREY	17	2413	48	3347	61	3307
93960	5	27	MONTEREY	19	3946	35	3969	62	4115
94002	7	41	SAN MATEO	18	3760	44	4376	57	4457
94005	7	41	SAN MATEO	19	4163	45	3825	62	4405
94010	7	41	SAN MATEO	18	2525	40	6059	52	3644
94014	7	41	SAN MATEO	17	2562	41	5137	51	3876
94015	7	41	SAN MATEO	17	2527	60	2531	61	2848
94018	7	41	SAN MATEO	19	2413	47	4721	64	3253

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94019	7	41	SAN MATEO	19	2448	48	5154	55	3000
94020	7	41	SAN MATEO	20	2760	47	8798	59	4591
94021	7	41	SAN MATEO	21	2418	48	3939	61	4246
94022	7	43	SANTA CLARA	19	4268	43	4540	57	3961
94024	7	43	SANTA CLARA	19	2407	52	5722	51	3295
94025	7	41	SAN MATEO	15	2570	32	3987	54	4047
94027	7	41	SAN MATEO	21	2420	56	7793	58	3475
94028	7	41	SAN MATEO	20	2493	44	3519	56	3173
94030	7	41	SAN MATEO	18	2413	50	3645	61	3307
94035	7	43	SANTA CLARA	21	2329	56	4164	55	3331
94037	7	41	SAN MATEO	20	3905	57	4223	54	4333
94038	7	41	SAN MATEO	22	2438	62	4397	59	3256
94040	7	43	SANTA CLARA	16	2539	31	2578	56	3045
94041	7	43	SANTA CLARA	17	2642	37	3512	62	3282
94043	7	43	SANTA CLARA	15	2623	28	3675	60	3356
94044	7	41	SAN MATEO	17	4136	67	3458	63	4035
94060	7	41	SAN MATEO	20	2573	47	8088	59	3117
94061	7	41	SAN MATEO	16	2536	36	4437	59	3348
94062	7	41	SAN MATEO	18	2622	44	7310	58	3125
94063	7	41	SAN MATEO	17	2425	37	4944	51	3745
94065	7	41	SAN MATEO	20	2133	38	5165	44	3911
94066	7	41	SAN MATEO	17	2196	51	3394	53	3268
94070	7	41	SAN MATEO	17	2538	43	4897	58	3125
94074	7	41	SAN MATEO	21	2470	48	4057	60	2896
94080	7	41	SAN MATEO	16	2228	44	2929	61	3664
94085	7	43	SANTA CLARA	19	2879	41	3283	73	3846
94086	7	43	SANTA CLARA	14	2803	30	3483	62	3102
94087	7	43	SANTA CLARA	15	2585	40	2339	59	4616
94089	7	43	SANTA CLARA	21	2062	42	2729	72	2687
94102	4	38	SAN FRANCISCO	18	2297	26	8187	66	5450
94103	4	38	SAN FRANCISCO	18	2459	26	7128	70	3488
94104	4	38	SAN FRANCISCO	21	2300	28	6459	74	4864
94105	4	38	SAN FRANCISCO	19	2285	28	6000	52	3449
94107	4	38	SAN FRANCISCO	17	2413	29	5005	61	3307
94108	4	38	SAN FRANCISCO	19	3882	25	6186	52	4307
94109	4	38	SAN FRANCISCO	14	2891	21	4232	58	2502
94110	4	38	SAN FRANCISCO	13	3519	25	9227	75	2812
94111	4	38	SAN FRANCISCO	20	4287	25	5614	66	4187
94112	4	38	SAN FRANCISCO	13	4586	36	5674	69	4000
94114	4	38	SAN FRANCISCO	14	4234	25	6664	50	4356
94115	4	38	SAN FRANCISCO	15	3927	25	8451	43	4263
94116	4	38	SAN FRANCISCO	14	5012	31	4771	53	4357
94117	4	38	SAN FRANCISCO	14	4605	24	12631	51	6070
94118	4	38	SAN FRANCISCO	14	4193	22	11699	54	5191
94121	4	38	SAN FRANCISCO	14	3664	23	6739	58	3484
94122	4	38	SAN FRANCISCO	13	4035	23	5897	51	4913
94123	4	38	SAN FRANCISCO	15	4016	24	6964	54	4228

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94124	4	38	SAN FRANCISCO	17	5493	42	5873	48	5387
94127	4	38	SAN FRANCISCO	18	4127	41	4852	54	4194
94129	4	38	SAN FRANCISCO	20	3791	28	6019	69	2402
94130	4	38	SAN FRANCISCO	21	4808	30	5902	49	4290
94131	4	38	SAN FRANCISCO	15	4014	27	5167	53	4223
94132	4	38	SAN FRANCISCO	17	4102	37	4809	42	4507
94133	4	38	SAN FRANCISCO	16	4945	22	6797	62	8273
94134	4	38	SAN FRANCISCO	16	4715	38	5375	53	4924
94301	7	43	SANTA CLARA	17	3726	33	3975	61	3248
94303	7	41	SAN MATEO	17	3686	40	2997	49	3707
94304	7	43	SANTA CLARA	20	3954	47	3554	59	4373
94305	7	43	SANTA CLARA	22	4295	44	3626	61	4117
94306	7	43	SANTA CLARA	16	4517	31	7449	57	5685
94401	7	41	SAN MATEO	16	3690	37	4235	55	4806
94402	7	41	SAN MATEO	18	4458	39	3248	76	2989
94403	7	41	SAN MATEO	16	3888	40	3493	63	4701
94404	7	41	SAN MATEO	18	4194	40	3994	64	5228
94501	7	1	ALAMEDA	13	4142	24	7971	63	8614
94502	7	1	ALAMEDA	18	3411	38	3999	66	3838
94503	8	28	NAPA	17	4298	41	3887	61	4692
94506	7	7	CONTRA COSTA	31	4622	60	6594	69	5666
94507	7	7	CONTRA COSTA	31	4362	68	6318	44	4202
94508	8	28	NAPA	16	4241	37	4039	76	7534
94509	7	7	CONTRA COSTA	1	6075	74	2952	61	6086
94510	8	48	SOLANO	22	4719	51	2466	62	4161
94511	7	7	CONTRA COSTA	20	3896	70	4546	65	3773
94512	8	48	SOLANO	21	3408	38	4204	73	4064
94513	7	7	CONTRA COSTA	32	3593	50	3162	76	4129
94514	7	7	CONTRA COSTA	33	4242	76	5110	86	4590
94515	8	28	NAPA	16	3584	36	5682	38	2704
94516	7	7	CONTRA COSTA	21	3242	49	3565	49	3330
94517	7	7	CONTRA COSTA	31	3269	82	2936	33	3454
94518	7	7	CONTRA COSTA	21	4378	53	3556	83	3702
94519	7	7	CONTRA COSTA	21	3356	65	4608	64	7459
94520	7	7	CONTRA COSTA	21	3793	50	3483	49	4325
94521	7	7	CONTRA COSTA	26	4896	62	2955	60	6916
94523	7	7	CONTRA COSTA	20	3672	48	3653	46	4857
94525	7	7	CONTRA COSTA	20	3807	49	4672	54	4938
94526	7	7	CONTRA COSTA	28	3383	55	4088	66	3379
94528	7	7	CONTRA COSTA	26	3732	55	3965	56	4642
94530	7	7	CONTRA COSTA	17	3837	35	5662	67	4079
94533	8	48	SOLANO	1	7551	75	4343	50	5641
94535	8	48	SOLANO	20	3164	37	3714	58	2966
94536	7	1	ALAMEDA	19	3624	53	2399	55	3311
94538	7	1	ALAMEDA	18	3125	61	2641	41	3335
94539	7	1	ALAMEDA	22	3825	62	2939	53	2744
94541	7	1	ALAMEDA	16	2816	53	3241	60	2416

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94542	7	1	ALAMEDA	21	4970	70	3024	31	7914
94544	7	1	ALAMEDA	19	5136	70	2785	31	6984
94545	7	1	ALAMEDA	24	4174	83	3045	37	5850
94546	7	1	ALAMEDA	21	4194	54	4039	36	5520
94547	7	7	CONTRA COSTA	36	4652	79	2583	38	4831
94548	7	7	CONTRA COSTA	21	4865	49	3981	32	5967
94549	7	7	CONTRA COSTA	22	4234	54	6102	25	3969
94550	7	1	ALAMEDA	1	5277	59	2480	59	4897
94552	7	1	ALAMEDA	25	4261	72	5179	31	8255
94553	7	7	CONTRA COSTA	22	4200	50	4370	33	5130
94555	7	1	ALAMEDA	26	3495	52	2760	45	5136
94556	7	7	CONTRA COSTA	23	4867	44	4996	33	6355
94557	7	1	ALAMEDA	21	5243	49	3782	34	8046
94558	8	28	NAPA	16	3654	46	3336	39	4420
94559	8	28	NAPA	14	4821	31	3576	29	11751
94560	7	1	ALAMEDA	21	4926	57	2715	27	10856
94561	7	7	CONTRA COSTA	40	4544	103	2561	30	6261
94562	8	28	NAPA	17	4068	39	5109	29	5464
94563	7	7	CONTRA COSTA	24	4443	57	6193	30	6481
94564	7	7	CONTRA COSTA	25	4101	59	4757	56	5344
94565	7	7	CONTRA COSTA	1	5396	73	3202	64	5181
94566	7	1	ALAMEDA	29	4251	55	2766	58	4472
94567	8	28	NAPA	17	4381	41	4691	35	5601
94568	7	1	ALAMEDA	19	4262	51	1881	37	5481
94569	7	7	CONTRA COSTA	21	4197	49	6892	36	4713
94570	7	7	CONTRA COSTA	24	4042	51	3782	49	4373
94571	8	48	SOLANO	19	5402	39	4772	28	6739
94572	7	7	CONTRA COSTA	21	3965	60	4467	48	4923
94573	8	28	NAPA	17	4142	41	3954	43	4198
94574	8	28	NAPA	15	3674	31	5672	54	3193
94575	7	7	CONTRA COSTA	21	3334	49	3782	64	3408
94576	8	28	NAPA	17	3626	39	4145	63	3632
94577	7	1	ALAMEDA	17	4023	49	2980	40	7031
94578	7	1	ALAMEDA	16	3288	57	2289	46	3992
94579	7	1	ALAMEDA	18	3976	69	2526	55	3519
94580	7	1	ALAMEDA	20	3532	79	2170	54	3506
94583	7	7	CONTRA COSTA	1	5433	54	3354	63	5277
94585	8	48	SOLANO	31	3902	83	3075	56	4023
94586	7	1	ALAMEDA	21	2990	47	4087	34	6488
94587	7	1	ALAMEDA	1	5291	69	2123	63	4801
94588	7	1	ALAMEDA	31	4002	53	3286	52	4135
94589	8	48	SOLANO	27	3287	78	2768	315	3654
94590	8	48	SOLANO	16	5408	40	4730	94	6411
94591	8	48	SOLANO	1	5395	75	3072	63	5061
94592	8	48	SOLANO	21	4189	37	4158	106	5880
94595	7	7	CONTRA COSTA	19	4703	40	5934	365	4304
94596	7	7	CONTRA COSTA	17	2468	35	3890	117	2772

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94598	7	7	CONTRA COSTA	23	3729	60	3671	72	2879
94599	8	28	NAPA	18	3598	35	3700	90	4447
94601	7	1	ALAMEDA	16	3357	36	5830	493	4005
94602	7	1	ALAMEDA	17	3070	35	7700	83	3091
94603	7	1	ALAMEDA	18	4213	54	5352	119	5040
94605	7	1	ALAMEDA	21	3405	63	7804	280	5300
94606	7	1	ALAMEDA	16	3407	32	6518	66	3465
94607	7	1	ALAMEDA	18	2966	40	6794	120	2814
94608	7	1	ALAMEDA	17	3311	36	6132	74	3459
94609	7	1	ALAMEDA	17	3345	36	5497	85	4272
94610	7	1	ALAMEDA	16	3032	31	5890	71	3259
94611	7	1	ALAMEDA	19	3235	46	6186	88	3033
94612	7	1	ALAMEDA	19	4227	43	6671	68	3869
94613	7	1	ALAMEDA	21	3406	49	3782	67	4405
94618	7	1	ALAMEDA	18	4508	37	4878	84	4253
94619	7	1	ALAMEDA	18	4013	49	4817	85	4139
94621	7	1	ALAMEDA	17	3665	50	4518	45	5354
94625	7	1	ALAMEDA	21	2692	49	3783	104	3884
94626	7	1	ALAMEDA	0	3385	49	3782	399	3539
94627	7	1	ALAMEDA	0	3741	49	3782	71	2753
94702	7	1	ALAMEDA	17	3224	39	7050	79	2752
94703	7	1	ALAMEDA	17	4442	36	6057	84	3355
94704	7	1	ALAMEDA	18	3167	38	7206	68	3199
94705	7	1	ALAMEDA	19	3650	42	8005	94	3102
94706	7	1	ALAMEDA	17	2559	36	4086	89	2699
94707	7	1	ALAMEDA	20	3565	42	6021	108	3174
94708	7	1	ALAMEDA	20	3689	43	6723	75	3950
94709	7	1	ALAMEDA	17	3401	36	6531	120	2850
94710	7	1	ALAMEDA	19	11138	43	6091	66	5631
94720	7	1	ALAMEDA	21	3274	50	3761	77	5250
94801	7	7	CONTRA COSTA	18	4112	48	3879	80	2918
94803	7	7	CONTRA COSTA	26	3741	65	4517	102	4947
94804	7	7	CONTRA COSTA	19	3791	49	5670	72	4192
94805	7	7	CONTRA COSTA	19	3955	50	4714	79	3205
94806	7	7	CONTRA COSTA	21	3873	50	3089	66	4848
94807	7	7	CONTRA COSTA	21	3407	49	3782	68	3676
94901	6	21	MARIN	16	3059	39	3483	62	3257
94903	6	21	MARIN	19	3357	48	3841	90	3399
94904	6	21	MARIN	19	3301	40	6894	79	2861
94920	6	21	MARIN	20	3362	45	5799	146	2789
94922	6	49	SONOMA	17	3358	39	4452	458	4920
94923	6	49	SONOMA	16	3981	40	3977	83	5710
94924	6	21	MARIN	20	3081	37	7174	87	4186
94925	6	21	MARIN	18	1958	43	4005	110	2786
94928	6	49	SONOMA	16	4473	39	3320	84	3382
94929	6	21	MARIN	20	3486	39	6405	415	4492
94930	6	21	MARIN	18	3672	37	4794	69	2380

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94931	6	49	SONOMA	16	3487	37	4185	67	6610
94933	6	21	MARIN	21	3413	37	6117	75	3633
94937	6	21	MARIN	20	3544	36	8709	300	4564
94938	6	21	MARIN	20	3147	41	5507	82	4109
94939	6	21	MARIN	19	3380	42	4957	438	3759
94940	6	21	MARIN	21	3364	38	8697	263	5169
94941	6	21	MARIN	17	3407	43	7865	68	3676
94945	6	21	MARIN	18	3622	40	5089	434	4035
94946	6	21	MARIN	20	3090	47	7866	65	2967
94947	6	21	MARIN	17	3500	38	5429	68	2491
94949	6	21	MARIN	19	3225	39	5254	82	2580
94950	6	21	MARIN	21	2803	38	4694	98	2211
94951	6	49	SONOMA	17	3546	41	4177	82	3420
94952	6	49	SONOMA	13	3348	35	5528	115	3147
94954	6	49	SONOMA	16	3722	42	1755	66	4060
94956	6	21	MARIN	20	3334	38	4414	100	2500
94957	6	21	MARIN	20	4153	40	5914	86	3658
94960	6	21	MARIN	18	2453	43	6122	107	2619
94963	6	21	MARIN	20	2556	41	5373	53	4065
94964	6	21	MARIN	20	2819	37	4547	103	3003
94965	6	21	MARIN	18	3357	35	4547	473	3962
94970	6	21	MARIN	20	3338	36	4677	55	5380
94971	6	21	MARIN	0	3773	38	4880	51	3877
94972	6	49	SONOMA	17	3705	41	4511	84	3700
94973	6	21	MARIN	20	3319	41	5190	352	3502
95002	7	43	SANTA CLARA	20	3313	46	3434	44	5441
95003	5	44	SANTA CRUZ	18	3608	36	4078	46	6947
95004	5	27	MONTEREY	20	2788	40	4663	69	4766
95005	5	44	SANTA CRUZ	19	3944	41	5505	84	6857
95006	5	44	SANTA CRUZ	18	3555	40	5572	40	6146
95007	5	44	SANTA CRUZ	20	3318	39	5497	53	6286
95008	7	43	SANTA CLARA	16	3100	39	3156	46	5497
95010	5	44	SANTA CRUZ	17	3385	31	4223	45	5168
95012	5	27	MONTEREY	19	3354	43	3607	38	5390
95013	7	43	SANTA CLARA	21	4744	48	3566	64	5883
95014	7	43	SANTA CLARA	16	3419	39	3493	58	6237
95017	5	44	SANTA CRUZ	21	3407	37	4517	68	3676
95018	5	44	SANTA CRUZ	18	3283	38	5520	50	4471
95019	5	44	SANTA CRUZ	20	4325	39	3699	63	4924
95020	7	43	SANTA CLARA	30	3008	55	4299	62	4172
95023	5	35	SAN BENITO	23	3408	45	4705	68	3678
95026	7	43	SANTA CLARA	21	3407	49	3782	68	3676
95030	7	43	SANTA CLARA	22	3407	44	6811	68	3676
95032	7	43	SANTA CLARA	20	2969	53	3905	51	6246
95033	7	43	SANTA CLARA	19	3291	59	8261	46	5570
95035	7	43	SANTA CLARA	18	3427	59	2516	50	6725
95037	7	43	SANTA CLARA	25	3637	41	8172	57	7300

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95039	5	27	MONTEREY	21	3475	40	4044	46	3933
95041	5	44	SANTA CRUZ	20	3481	36	4226	59	5499
95042	7	43	SANTA CLARA	21	3489	49	3783	61	6082
95043	5	35	SAN BENITO	21	3566	38	4236	47	6001
95044	7	43	SANTA CLARA	21	3414	48	3796	56	5711
95045	5	35	SAN BENITO	21	3407	42	9655	68	3657
95046	7	43	SANTA CLARA	20	3059	49	4019	62	3578
95050	7	43	SANTA CLARA	15	3579	28	3273	92	4241
95051	7	43	SANTA CLARA	16	3108	35	2550	67	4937
95053	7	43	SANTA CLARA	21	3037	49	3782	66	4285
95054	7	43	SANTA CLARA	19	2259	45	3344	71	2774
95060	5	44	SANTA CRUZ	16	3407	32	4478	68	3676
95062	5	44	SANTA CRUZ	15	4187	30	3667	52	3727
95064	5	44	SANTA CRUZ	21	3519	37	4137	65	3718
95065	5	44	SANTA CRUZ	19	3958	37	4078	55	6392
95066	5	44	SANTA CRUZ	19	4098	40	4905	64	5526
95070	7	43	SANTA CLARA	21	3711	57	3743	50	4244
95073	5	44	SANTA CRUZ	19	4953	39	6359	51	4333
95075	5	35	SAN BENITO	22	3795	42	4053	46	6936
95076	5	44	SANTA CRUZ	15	3399	38	4072	54	3708
95110	7	43	SANTA CLARA	17	3340	37	4517	53	3264
95111	7	43	SANTA CLARA	26	4138	45	4629	51	6101
95112	7	43	SANTA CLARA	16	3508	31	4156	48	4405
95113	7	43	SANTA CLARA	21	3618	47	4751	48	3945
95116	7	43	SANTA CLARA	19	3719	35	3829	50	5548
95117	7	43	SANTA CLARA	17	6598	33	6145	46	9246
95118	7	43	SANTA CLARA	19	3693	53	2125	52	5223
95119	7	43	SANTA CLARA	22	5060	52	2771	54	5310
95120	7	43	SANTA CLARA	26	3771	66	3237	49	8299
95121	7	43	SANTA CLARA	24	4039	50	3607	58	6923
95122	7	43	SANTA CLARA	22	3665	50	4885	53	4760
95123	7	43	SANTA CLARA	1	5331	47	3125	64	5386
95124	7	43	SANTA CLARA	19	3595	61	2770	59	7421
95125	7	43	SANTA CLARA	17	3466	37	3396	51	4893
95126	7	43	SANTA CLARA	16	3386	32	3840	53	4691
95127	7	43	SANTA CLARA	20	3655	63	3357	50	4453
95128	7	43	SANTA CLARA	16	4058	35	3849	54	4145
95129	7	43	SANTA CLARA	16	3943	43	4099	43	5308
95130	7	43	SANTA CLARA	18	3393	50	3356	58	2145
95131	7	43	SANTA CLARA	19	4940	38	2917	48	4465
95132	7	43	SANTA CLARA	20	3469	72	2855	53	5350
95133	7	43	SANTA CLARA	21	3477	51	2103	57	5588
95134	7	43	SANTA CLARA	21	4065	42	3776	53	5207
95135	7	43	SANTA CLARA	23	3705	42	2875	48	4302
95136	7	43	SANTA CLARA	21	4222	43	3654	46	4552
95138	7	43	SANTA CLARA	30	3772	44	3265	47	4439
95139	7	43	SANTA CLARA	21	3784	50	3403	49	4743

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95140	7	43	SANTA CLARA	21	3658	49	4552	52	4285
95141	7	43	SANTA CLARA	21	3776	49	3745	51	4979
95148	7	43	SANTA CLARA	35	3611	72	3275	63	3434
95192	7	43	SANTA CLARA	0	4369	49	3782	52	4197
95202	18	39	SAN JOAQUIN	20	4308	50	2758	54	4636
95203	18	39	SAN JOAQUIN	19	4224	51	3213	57	5318
95204	18	39	SAN JOAQUIN	18	4200	52	3702	52	5423
95205	18	39	SAN JOAQUIN	18	4069	52	3444	54	5304
95206	18	39	SAN JOAQUIN	28	3538	48	2800	52	3255
95207	18	39	SAN JOAQUIN	19	4442	57	3992	41	4334
95209	18	39	SAN JOAQUIN	23	3998	83	2803	56	3555
95210	18	39	SAN JOAQUIN	23	3587	73	3214	64	3515
95211	18	39	SAN JOAQUIN	22	3629	59	3100	53	3537
95212	18	39	SAN JOAQUIN	21	4376	60	4494	51	4599
95215	18	39	SAN JOAQUIN	19	4343	61	4139	50	5409
95219	18	39	SAN JOAQUIN	23	3895	52	3155	53	3590
95220	18	39	SAN JOAQUIN	21	2826	64	4239	85	3748
95221	17	5	CALAVERAS	21	4094	39	4035	69	4488
95222	17	5	CALAVERAS	18	3407	37	3977	68	3677
95223	17	5	CALAVERAS	16	5374	31	4107	66	6952
95224	17	5	CALAVERAS	20	4505	46	5093	71	4206
95225	17	5	CALAVERAS	19	4075	51	3953	76	7999
95226	17	5	CALAVERAS	19	2838	41	4123	77	2559
95227	18	39	SAN JOAQUIN	22	4413	70	10252	67	6784
95228	17	5	CALAVERAS	20	4095	42	3530	56	3992
95229	17	5	CALAVERAS	19	4007	40	4118	50	4101
95230	18	39	SAN JOAQUIN	22	3408	57	3228	68	3678
95231	18	39	SAN JOAQUIN	23	4213	65	4660	54	4235
95232	17	5	CALAVERAS	19	3410	42	5004	67	3694
95233	17	5	CALAVERAS	18	4640	46	4799	60	9020
95234	18	39	SAN JOAQUIN	22	3835	60	3301	67	4060
95236	18	39	SAN JOAQUIN	22	3241	61	3976	33	3126
95237	18	39	SAN JOAQUIN	21	3193	81	3797	49	2695
95240	18	39	SAN JOAQUIN	19	3407	52	2728	68	3676
95242	18	39	SAN JOAQUIN	20	3445	56	2401	61	3283
95245	17	5	CALAVERAS	18	4231	39	5301	46	4416
95246	17	5	CALAVERAS	18	3737	42	5126	41	3593
95247	17	5	CALAVERAS	18	4221	35	3949	52	4071
95248	17	5	CALAVERAS	19	4020	41	3829	51	3984
95249	17	5	CALAVERAS	18	4299	41	4463	56	4832
95250	17	5	CALAVERAS	19	4645	40	4327	78	4072
95251	17	5	CALAVERAS	19	4152	39	4086	54	6011
95252	17	5	CALAVERAS	19	4201	59	3296	60	4065
95253	18	39	SAN JOAQUIN	22	3847	59	3109	49	3987
95254	17	5	CALAVERAS	18	3721	42	3877	48	4444
95255	17	5	CALAVERAS	18	2399	38	4020	72	3696
95257	17	5	CALAVERAS	18	3414	40	4113	38	3969

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95258	18	39	SAN JOAQUIN	23	3422	65	3101	64	4549
95301	19	24	MERCED	19	2264	55	3649	48	2969
95303	19	24	MERCED	22	3288	41	3714	42	5536
95304	18	39	SAN JOAQUIN	23	3077	55	3699	71	2315
95305	16	55	TUOLUMNE	19	3430	23	5065	74	2794
95306	17	22	MARIPOSA	20	4908	40	4676	92	3757
95307	18	50	STANISLAUS	19	2631	70	2769	75	3176
95309	16	55	TUOLUMNE	19	2703	27	4961	73	4095
95310	16	55	TUOLUMNE	20	2789	24	5046	69	3019
95311	17	22	MARIPOSA	18	2673	39	4328	80	2717
95312	19	24	MERCED	22	3408	41	3659	53	3392
95313	18	50	STANISLAUS	22	3442	60	3623	40	3703
95314	16	55	TUOLUMNE	20	2512	23	5421	82	3090
95315	19	24	MERCED	20	3287	51	2741	43	3658
95316	18	50	STANISLAUS	21	3134	69	2535	54	3833
95317	19	24	MERCED	22	3335	41	4231	64	3249
95318	17	22	MARIPOSA	18	2703	39	4411	54	2500
95319	18	50	STANISLAUS	21	2854	63	3292	92	2806
95320	18	39	SAN JOAQUIN	20	3136	60	2800	72	2086
95321	16	55	TUOLUMNE	18	3141	25	8717	59	3408
95322	19	24	MERCED	21	3400	35	4446	64	2875
95323	18	50	STANISLAUS	22	3033	58	3275	64	3398
95324	19	24	MERCED	21	3037	45	2938	77	2937
95325	17	22	MARIPOSA	19	3556	40	4150	70	3393
95326	18	50	STANISLAUS	20	3376	59	2977	67	4316
95327	16	55	TUOLUMNE	21	3413	29	4852	67	3645
95328	18	50	STANISLAUS	21	2289	57	3073	108	2926
95329	18	50	STANISLAUS	21	3407	59	3454	68	3676
95330	18	39	SAN JOAQUIN	24	2914	75	2406	65	2795
95333	19	24	MERCED	22	2971	45	3306	65	3219
95334	19	24	MERCED	20	3155	56	3490	67	3654
95335	16	55	TUOLUMNE	18	2616	22	5395	63	3286
95336	18	39	SAN JOAQUIN	20	1960	66	3048	77	2406
95337	18	39	SAN JOAQUIN	21	3178	70	2806	74	3858
95338	17	22	MARIPOSA	17	3392	36	4799	106	2997
95340	19	24	MERCED	16	2074	45	2568	97	2865
95342	19	24	MERCED	34	2644	73	3687	79	2988
95345	17	22	MARIPOSA	18	2995	39	3991	78	4350
95346	16	55	TUOLUMNE	17	2955	26	5137	75	4060
95347	16	55	TUOLUMNE	19	3664	23	6334	74	3542
95348	19	24	MERCED	20	3360	52	2787	82	4310
95350	18	50	STANISLAUS	18	3980	58	3445	60	3878
95351	18	50	STANISLAUS	20	4331	60	3248	54	4062
95354	18	50	STANISLAUS	20	5586	53	2995	42	4851
95355	18	50	STANISLAUS	19	4173	60	3258	67	4892
95356	18	50	STANISLAUS	21	4119	58	2790	72	3913
95357	18	50	STANISLAUS	22	4188	59	3797	58	4145

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95358	18	50	STANISLAUS	19	3146	63	4376	91	9722
95360	18	50	STANISLAUS	20	4293	50	3533	62	3670
95361	18	50	STANISLAUS	21	4182	59	2907	57	4084
95363	18	50	STANISLAUS	23	2593	53	3700	75	3037
95364	16	55	TUOLUMNE	18	2962	23	4868	88	4461
95365	19	24	MERCED	21	4099	43	3226	61	4787
95366	18	39	SAN JOAQUIN	20	4443	57	2572	62	4828
95367	18	50	STANISLAUS	22	2645	61	3188	79	3190
95368	18	50	STANISLAUS	23	2937	54	1989	81	3870
95369	19	24	MERCED	22	3343	40	5071	100	3889
95370	16	55	TUOLUMNE	21	2678	32	4569	69	2710
95372	16	55	TUOLUMNE	19	4126	27	5376	75	3084
95373	16	55	TUOLUMNE	19	4779	24	5173	56	5403
95374	19	24	MERCED	22	4588	46	5045	58	5179
95375	16	55	TUOLUMNE	18	3969	23	5665	51	3820
95376	18	39	SAN JOAQUIN	1	5336	69	2477	61	4797
95377	18	39	SAN JOAQUIN	21	4086	53	3012	59	3793
95379	16	55	TUOLUMNE	18	4936	27	5092	57	4755
95380	18	50	STANISLAUS	17	4198	54	2985	56	4351
95382	18	50	STANISLAUS	18	4079	50	2880	57	3992
95383	16	55	TUOLUMNE	18	4359	27	5639	81	3451
95385	18	39	SAN JOAQUIN	22	2669	62	3248	78	2982
95386	18	50	STANISLAUS	20	5024	65	3250	58	4156
95387	18	50	STANISLAUS	23	4601	61	3170	55	4245
95388	19	24	MERCED	20	4105	53	4428	57	4043
95389	17	22	MARIPOSA	18	2830	37	6285	88	3049
95391	18	39	SAN JOAQUIN	22	2293	60	3110	71	3310
95401	6	49	SONOMA	13	2376	36	3187	60	3227
95403	6	49	SONOMA	14	3163	36	4158	75	3729
95404	6	49	SONOMA	13	4242	36	5117	37	4726
95405	6	49	SONOMA	14	4165	34	4422	58	4488
95407	6	49	SONOMA	14	2471	34	3669	87	2672
95409	6	49	SONOMA	14	3961	38	4258	39	4543
95410	9	23	MENDOCINO	17	3831	35	4502	41	4457
95412	6	49	SONOMA	17	4064	39	8796	55	4205
95415	9	23	MENDOCINO	17	2456	34	4370	60	3233
95416	6	49	SONOMA	17	2739	37	4254	77	3499
95417	9	23	MENDOCINO	17	4718	35	9983	37	5714
95418	9	23	MENDOCINO	19	2443	45	4168	65	2506
95419	6	49	SONOMA	17	2731	40	6718	87	2496
95420	9	23	MENDOCINO	17	2416	36	7204	60	3818
95421	6	49	SONOMA	16	4157	35	4600	56	4295
95422	8	17	LAKE	16	2623	43	3461	80	3150
95423	8	17	LAKE	17	2733	45	3864	75	2744
95424	8	17	LAKE	17	4444	35	3959	40	7731
95425	6	49	SONOMA	15	2617	33	5795	51	3851
95426	8	17	LAKE	16	2638	42	6143	76	3117

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95427	9	23	MENDOCINO	17	2472	35	6046	65	2656
95428	9	23	MENDOCINO	17	4186	34	4520	58	4171
95429	9	23	MENDOCINO	17	2718	36	4773	74	2894
95430	6	49	SONOMA	17	3831	40	5479	50	4326
95431	6	49	SONOMA	27	2608	42	4628	74	2925
95432	9	23	MENDOCINO	17	2663	35	4464	76	3295
95433	6	49	SONOMA	17	2825	36	4626	103	2443
95435	8	17	LAKE	17	2377	37	4182	66	2904
95436	6	49	SONOMA	16	2558	39	4652	74	3233
95437	9	23	MENDOCINO	15	4195	39	3792	34	4979
95439	6	49	SONOMA	17	2885	43	4950	85	3029
95441	6	49	SONOMA	17	2824	36	4924	90	2795
95442	6	49	SONOMA	16	4808	36	8922	51	5002
95443	8	17	LAKE	17	2301	38	4185	58	2487
95444	6	49	SONOMA	17	2413	37	4355	119	3231
95445	9	23	MENDOCINO	16	4114	36	5765	56	3949
95446	6	49	SONOMA	15	4019	34	7891	39	4726
95448	6	49	SONOMA	15	3959	29	4511	37	5887
95449	9	23	MENDOCINO	17	2888	37	4227	71	2770
95450	6	49	SONOMA	17	2298	38	4756	75	3159
95451	8	17	LAKE	17	1969	46	5364	79	2832
95452	6	49	SONOMA	17	2105	41	4008	70	2655
95453	8	17	LAKE	16	2316	35	5773	78	3014
95454	9	23	MENDOCINO	17	2560	35	6404	79	2702
95456	9	23	MENDOCINO	17	2540	37	4784	78	3503
95457	8	17	LAKE	19	2259	38	5044	78	3905
95458	8	17	LAKE	17	2925	42	6380	65	3469
95459	9	23	MENDOCINO	17	2611	36	4873	78	2807
95460	9	23	MENDOCINO	16	3331	34	4496	75	3813
95461	8	17	LAKE	17	4010	41	5814	35	4457
95462	6	49	SONOMA	16	2672	38	4573	60	2980
95463	9	23	MENDOCINO	17	3068	36	4253	73	2697
95464	8	17	LAKE	17	2211	39	3959	82	2814
95465	6	49	SONOMA	17	2291	40	4767	75	1812
95466	9	23	MENDOCINO	17	2432	35	4287	58	4508
95468	9	23	MENDOCINO	17	3278	35	4049	55	3783
95469	9	23	MENDOCINO	17	4202	34	4827	44	4977
95470	9	23	MENDOCINO	16	3959	38	4045	37	4726
95471	6	49	SONOMA	17	2376	36	7105	64	4565
95472	6	49	SONOMA	14	4674	47	4614	36	5492
95476	6	49	SONOMA	13	2908	34	2940	103	2622
95480	6	49	SONOMA	18	3166	38	4690	70	3156
95481	9	23	MENDOCINO	17	3782	40	4173	41	4558
95482	9	23	MENDOCINO	15	2413	33	3821	67	2821
95485	8	17	LAKE	17	2676	37	4057	63	2790
95486	6	49	SONOMA	17	4442	38	4690	43	5358
95487	6	49	SONOMA	17	2661	41	4698	81	3108

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95488	9	23	MENDOCINO	17	2614	37	4220	81	3111
95490	9	23	MENDOCINO	15	2850	35	4323	81	3120
95492	6	49	SONOMA	18	2394	38	3568	69	4045
95493	8	17	LAKE	17	5592	37	4180	52	6647
95494	9	23	MENDOCINO	17	2645	35	4315	78	3003
95497	6	49	SONOMA	16	3195	34	10798	46	3083
95501	9	12	HUMBOLDT	14	3511	33	3495	48	3947
95503	9	12	HUMBOLDT	15	3554	43	3290	44	4771
95511	9	12	HUMBOLDT	18	3459	36	4478	44	4063
95514	9	12	HUMBOLDT	17	3557	36	4373	41	3485
95519	9	12	HUMBOLDT	15	3649	35	3468	48	4092
95521	9	12	HUMBOLDT	14	3062	30	3991	44	4243
95524	9	12	HUMBOLDT	19	3658	40	5530	50	8569
95525	9	12	HUMBOLDT	17	2756	34	4068	43	3967
95526	9	12	HUMBOLDT	17	3683	34	4463	47	4029
95527	10	53	TRINITY	17	2768	46	4787	45	9639
95528	9	12	HUMBOLDT	17	2788	36	4225	60	3817
95531	9	8	DEL NORTE	17	3668	51	4836	51	6324
95532	9	8	DEL NORTE	0	2811	36	4371	45	6750
95534	9	12	HUMBOLDT	17	4695	37	4401	45	4825
95536	9	12	HUMBOLDT	17	3357	37	4446	218	3318
95537	9	12	HUMBOLDT	17	3529	35	4316	279	3749
95538	9	8	DEL NORTE	17	3266	44	4362	410	3690
95540	9	12	HUMBOLDT	16	3666	34	4783	42	5385
95542	9	12	HUMBOLDT	16	3492	34	4541	320	5858
95543	9	8	DEL NORTE	17	2768	36	8895	44	5718
95545	9	12	HUMBOLDT	18	2764	39	4292	43	4117
95546	9	12	HUMBOLDT	17	2766	36	4148	45	4428
95547	9	12	HUMBOLDT	17	3664	39	4060	50	5256
95548	9	8	DEL NORTE	17	3628	38	6261	69	4318
95549	9	12	HUMBOLDT	17	2786	39	5909	44	4144
95550	9	12	HUMBOLDT	17	3963	35	4382	47	4480
95551	9	12	HUMBOLDT	17	3603	34	5174	470	4081
95552	10	53	TRINITY	17	6276	47	4716	49	5500
95553	9	12	HUMBOLDT	17	2829	35	5123	46	3572
95554	9	12	HUMBOLDT	17	3625	35	4400	54	4695
95555	9	12	HUMBOLDT	17	3636	38	4238	47	4599
95556	9	12	HUMBOLDT	17	3518	35	13768	46	8061
95558	9	12	HUMBOLDT	17	3452	35	18716	440	3993
95559	9	12	HUMBOLDT	17	3667	35	4308	48	4116
95560	9	12	HUMBOLDT	17	3715	35	5464	45	5672
95562	9	12	HUMBOLDT	16	3823	37	3770	43	7286
95563	10	53	TRINITY	17	3408	46	4468	38	4063
95564	9	12	HUMBOLDT	17	2737	38	4436	47	3852
95565	9	12	HUMBOLDT	17	3971	36	5138	49	4604
95567	9	8	DEL NORTE	18	3529	40	3751	191	5071
95568	10	47	SISKIYOU	0	3621	50	4741	53	3791

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95569	9	12	HUMBOLDT	20	3169	36	4839	226	5133
95570	9	12	HUMBOLDT	16	2778	33	4221	44	5704
95571	9	12	HUMBOLDT	17	2992	35	4538	46	4488
95573	9	12	HUMBOLDT	17	3245	35	5119	347	4493
95585	9	23	MENDOCINO	17	3317	35	4438	333	5853
95587	9	23	MENDOCINO	17	2949	37	4282	45	4549
95589	9	12	HUMBOLDT	17	2811	34	4796	43	4142
95595	10	53	TRINITY	17	3859	49	4755	236	5599
95601	17	3	AMADOR	18	3672	41	4106	48	4345
95602	14	31	PLACER	22	2796	45	7449	46	3902
95603	14	31	PLACER	20	3533	41	5239	361	3836
95604	14	31	PLACER	19	3876	45	5094	51	4586
95605	13	57	YOLO	22	2722	59	2477	45	3892
95606	13	57	YOLO	23	2917	60	2865	43	3772
95607	13	57	YOLO	22	3187	58	3196	43	4588
95608	15	34	SACRAMENTO	20	3178	66	3773	49	3890
95610	15	34	SACRAMENTO	27	3578	74	3068	48	6370
95612	13	57	YOLO	22	3631	56	2607	57	4418
95613	14	9	EL DORADO	19	3651	46	4752	44	3080
95614	14	9	EL DORADO	19	3743	51	5426	50	4537
95615	15	34	SACRAMENTO	22	2765	60	4127	49	3838
95616	13	57	YOLO	16	2735	34	2638	45	3420
95618	13	57	YOLO	23	3607	57	3324	389	3964
95619	14	9	EL DORADO	20	3653	46	4211	50	4447
95620	8	48	SOLANO	22	3651	62	3320	52	4453
95621	15	34	SACRAMENTO	28	2774	71	1965	46	3896
95623	14	9	EL DORADO	18	2860	48	6081	44	3986
95624	15	34	SACRAMENTO	27	3771	54	3686	56	3465
95625	8	48	SOLANO	21	3456	38	3979	465	3991
95626	15	34	SACRAMENTO	26	2773	73	3924	44	3968
95627	13	57	YOLO	22	4105	55	2667	43	9863
95628	15	34	SACRAMENTO	22	2630	82	3288	41	3157
95629	17	3	AMADOR	20	2629	40	4052	55	2985
95630	15	34	SACRAMENTO	26	2801	52	2677	48	4062
95631	14	31	PLACER	18	2765	46	4395	46	4022
95632	15	34	SACRAMENTO	26	2774	71	3637	45	3183
95633	14	9	EL DORADO	18	2744	43	4853	38	3611
95634	14	9	EL DORADO	18	2714	45	4965	55	4862
95635	14	9	EL DORADO	20	2731	48	4888	44	3689
95636	14	9	EL DORADO	18	3106	44	5894	44	4231
95637	13	57	YOLO	22	2249	60	2904	46	4680
95638	15	34	SACRAMENTO	22	2807	70	6523	46	3878
95639	15	34	SACRAMENTO	22	3332	61	3356	70	4632
95640	17	3	AMADOR	20	2764	54	3789	46	4020
95641	15	34	SACRAMENTO	21	2765	60	3220	47	4056
95642	17	3	AMADOR	20	2832	39	3855	46	4109
95644	17	3	AMADOR	19	2767	41	4080	44	3980

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95645	13	57	YOLO	21	3061	58	2761	54	4142
95646	16	2	ALPINE	18	2631	23	5136	47	4180
95648	14	31	PLACER	16	2901	47	2999	43	4207
95650	14	31	PLACER	19	2772	61	9719	46	7977
95651	14	9	EL DORADO	20	2852	45	4935	50	3955
95652	15	34	SACRAMENTO	22	2821	72	4102	45	3820
95653	13	57	YOLO	22	2890	58	3091	51	3767
95654	17	3	AMADOR	19	2794	41	4121	48	5786
95655	15	34	SACRAMENTO	22	2983	58	3175	50	5464
95656	14	9	EL DORADO	19	2764	46	5138	45	4031
95658	14	31	PLACER	21	2820	52	5354	44	4721
95659	13	51	SUTTER	22	2098	61	3020	47	4521
95660	15	34	SACRAMENTO	24	2878	77	3727	44	4718
95661	14	31	PLACER	19	2776	70	2997	44	4062
95662	15	34	SACRAMENTO	23	2766	89	3737	48	3884
95663	14	31	PLACER	20	2767	50	4452	44	13426
95664	14	9	EL DORADO	19	2769	49	4512	44	18373
95665	17	3	AMADOR	19	2766	42	4737	45	3969
95666	17	3	AMADOR	20	2883	38	5481	44	5111
95667	14	9	EL DORADO	21	2686	42	6268	46	3433
95668	13	51	SUTTER	22	2186	64	2777	47	4295
95669	17	3	AMADOR	19	2765	41	4950	47	4105
95670	15	34	SACRAMENTO	20	2765	71	2307	45	4808
95671	15	34	SACRAMENTO	22	2908	63	3319	54	3506
95672	14	9	EL DORADO	18	2098	56	4165	48	4580
95673	15	34	SACRAMENTO	20	2727	70	3624	49	4193
95674	13	51	SUTTER	22	2957	60	2731	41	3947
95675	17	3	AMADOR	19	2765	43	5819	44	4193
95676	13	51	SUTTER	24	2973	59	2780	45	4719
95677	14	31	PLACER	20	2769	63	1929	45	4100
95678	14	31	PLACER	20	2767	49	2013	46	3943
95679	13	57	YOLO	22	2705	60	2875	45	4272
95680	15	34	SACRAMENTO	22	2098	61	3321	49	4582
95681	14	31	PLACER	18	4197	57	4370	57	4091
95682	14	9	EL DORADO	25	5090	54	13418	68	6850
95683	15	34	SACRAMENTO	27	4870	61	3440	60	4973
95684	14	9	EL DORADO	19	5486	50	6767	63	5170
95685	17	3	AMADOR	19	3189	40	4972	77	2546
95686	18	39	SAN JOAQUIN	22	3285	58	2951	75	3005
95687	8	48	SOLANO	1	6650	63	2654	49	6952
95688	8	48	SOLANO	20	3272	64	2798	74	3208
95689	17	3	AMADOR	19	4490	42	4177	86	3983
95690	15	34	SACRAMENTO	22	3329	58	3315	102	3142
95691	13	57	YOLO	19	3265	55	2342	72	2639
95692	13	58	YUBA	22	6077	69	3003	65	5209
95693	15	34	SACRAMENTO	22	5712	70	5807	70	5558
95694	13	57	YOLO	20	3643	53	2483	80	4178

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95695	13	57	YOLO	21	3618	51	3395	47	2936
95697	13	57	YOLO	23	3273	60	3523	75	3291
95698	13	57	YOLO	22	5222	59	2801	66	4296
95699	17	3	AMADOR	20	3282	41	4120	104	3147
95701	14	31	PLACER	19	3625	45	4863	100	2459
95703	14	31	PLACER	19	5147	44	4721	65	5875
95709	14	9	EL DORADO	18	3215	44	5521	81	3526
95712	11	29	NEVADA	19	3855	195	6709	450	3926
95713	14	31	PLACER	18	3763	47	5551	103	4074
95714	14	31	PLACER	18	3342	46	6101	71	2792
95715	14	31	PLACER	20	3359	48	5484	104	3308
95717	14	31	PLACER	18	4219	47	5400	59	4057
95720	14	9	EL DORADO	18	3308	42	5739	78	2889
95721	14	9	EL DORADO	19	5176	44	4766	62	4395
95722	14	31	PLACER	20	2681	45	5490	98	3278
95724	11	29	NEVADA	18	5832	194	7095	59	5132
95726	14	9	EL DORADO	20	5507	43	6157	62	5065
95728	11	29	NEVADA	17	5240	161	7199	68	4862
95735	14	9	EL DORADO	18	5413	43	5492	61	5845
95736	14	31	PLACER	18	3296	43	6735	76	2996
95742	15	34	SACRAMENTO	22	3497	66	3435	93	6293
95746	14	31	PLACER	23	3225	70	4274	81	3309
95747	14	31	PLACER	17	4201	39	2674	78	3812
95758	15	34	SACRAMENTO	0	5079	44	3141	59	5400
95762	14	9	EL DORADO	22	3086	59	6173	79	3126
95765	14	31	PLACER	19	4725	45	2714	58	4206
95776	13	57	YOLO	22	4186	49	3256	58	4083
95814	15	34	SACRAMENTO	19	3503	48	3764	74	2904
95815	15	34	SACRAMENTO	19	4422	54	5048	36	4891
95816	15	34	SACRAMENTO	18	4866	43	3668	60	3008
95817	15	34	SACRAMENTO	19	5758	51	3485	83	9336
95818	15	34	SACRAMENTO	18	5103	45	3968	64	4811
95819	15	34	SACRAMENTO	18	3147	46	3111	92	4060
95820	15	34	SACRAMENTO	19	3230	54	3763	75	3090
95821	15	34	SACRAMENTO	19	4187	61	4080	58	4142
95822	15	34	SACRAMENTO	17	3162	62	3274	77	3139
95823	15	34	SACRAMENTO	29	5840	83	3579	64	5387
95824	15	34	SACRAMENTO	19	5423	65	3283	75	5353
95825	15	34	SACRAMENTO	18	3446	46	2894	76	3117
95826	15	34	SACRAMENTO	24	3180	65	3350	103	3583
95827	15	34	SACRAMENTO	21	5108	77	2441	90	3375
95828	15	34	SACRAMENTO	23	3909	81	3010	112	3829
95829	15	34	SACRAMENTO	25	5057	58	4376	71	4396
95830	15	34	SACRAMENTO	22	5637	67	3927	69	4748
95831	15	34	SACRAMENTO	19	4819	57	3156	62	4956
95832	15	34	SACRAMENTO	24	5081	67	3328	58	5713
95833	15	34	SACRAMENTO	22	6793	69	2877	63	6601

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW-Freq	NW-Sev	HO-Freq	HO-Sev
95834	15	34	SACRAMENTO	22	3809	64	2892	79	2958
95835	15	34	SACRAMENTO	21	4451	53	3482	59	4930
95836	15	34	SACRAMENTO	26	3664	63	3318	91	2635
95837	15	34	SACRAMENTO	22	3147	67	4172	85	3275
95838	15	34	SACRAMENTO	23	5604	67	3376	73	4355
95841	15	34	SACRAMENTO	20	3425	58	6950	88	3647
95842	15	34	SACRAMENTO	25	3217	77	2409	77	2772
95843	15	34	SACRAMENTO	34	4190	73	2936	59	5838
95864	15	34	SACRAMENTO	26	3268	68	4218	79	2847
95901	13	58	YUBA	21	4353	93	3225	85	2235
95903	13	58	YUBA	21	3874	55	3392	70	2342
95910	11	46	SIERRA	19	3294	201	5532	77	2970
95912	13	6	COLUSA	24	3217	63	2954	83	3283
95913	12	11	GLENN	23	5873	75	3488	76	4632
95914	12	4	BUTTE	18	4797	61	4042	81	10453
95915	11	32	PLUMAS	19	4249	205	5701	90	3984
95916	12	4	BUTTE	18	5242	65	3682	69	6504
95917	12	4	BUTTE	18	4402	78	3310	58	4914
95918	13	58	YUBA	22	2634	62	2834	76	2826
95919	13	58	YUBA	22	3111	62	3667	92	2797
95920	12	11	GLENN	22	4316	59	3647	84	3244
95922	13	58	YUBA	0	4481	59	5454	60	4292
95923	11	32	PLUMAS	18	3293	199	5659	77	3316
95924	11	29	NEVADA	19	3585	195	5804	67	2572
95925	13	58	YUBA	22	3467	63	3093	88	3120
95926	12	4	BUTTE	15	5116	45	3213	92	6359
95928	12	4	BUTTE	16	3819	36	4281	67	2840
95929	12	4	BUTTE	19	3231	59	3644	71	3323
95930	12	4	BUTTE	19	3346	56	4769	79	3512
95932	13	6	COLUSA	22	3428	59	2171	76	2950
95934	11	32	PLUMAS	18	4185	201	5648	57	4089
95935	13	58	YUBA	22	5165	59	2855	64	4799
95936	11	46	SIERRA	18	5483	203	6239	62	4866
95937	13	57	YOLO	22	5514	58	2772	61	5542
95938	12	4	BUTTE	18	6573	57	3117	59	7066
95939	12	11	GLENN	22	5609	60	3469	64	5616
95940	12	4	BUTTE	19	5507	59	3644	63	6089
95941	12	4	BUTTE	19	5960	59	3681	69	5756
95942	12	4	BUTTE	18	5738	56	4011	64	5540
95943	12	11	GLENN	22	6502	58	3583	58	6243
95944	11	46	SIERRA	19	5396	204	5906	61	4849
95945	11	29	NEVADA	17	5475	50	4093	66	5492
95946	11	29	NEVADA	19	5157	103	4946	56	6737
95947	11	32	PLUMAS	18	4860	176	7165	63	5671
95948	12	4	BUTTE	17	6381	66	2971	52	7396
95949	11	29	NEVADA	19	6326	71	5016	59	6014
95950	13	6	COLUSA	22	5437	58	2862	60	6489

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95951	12	11	GLENN	21	3198	57	3367	88	3370
95953	13	51	SUTTER	22	7099	91	3051	95	5293
95954	12	4	BUTTE	19	4034	71	3764	54	2608
95955	13	6	COLUSA	22	2501	57	2860	80	2855
95956	11	32	PLUMAS	18	5962	184	7805	83	6188
95957	13	51	SUTTER	22	4465	60	2904	64	2618
95958	12	4	BUTTE	19	2950	59	3667	67	3066
95959	11	29	NEVADA	17	3786	68	7990	60	3921
95960	11	29	NEVADA	18	3137	187	5501	67	4775
95961	13	58	YUBA	22	3415	71	3204	54	3677
95962	13	58	YUBA	22	2824	57	4081	65	3222
95963	12	11	GLENN	21	3339	64	3388	55	3906
95965	12	4	BUTTE	18	3809	80	6154	57	3384
95966	12	4	BUTTE	24	2701	82	3336	71	3442
95968	12	4	BUTTE	20	3768	62	3944	79	4089
95969	12	4	BUTTE	16	2772	51	3560	77	3132
95970	13	6	COLUSA	22	2034	61	2952	112	3170
95971	11	32	PLUMAS	17	2946	131	6867	82	3149
95972	13	58	YUBA	22	3162	58	2865	56	2877
95973	12	4	BUTTE	18	2486	51	3384	89	3049
95974	12	4	BUTTE	19	3150	63	3570	96	2504
95975	11	29	NEVADA	19	3070	172	5125	105	3016
95977	13	58	YUBA	22	3193	59	4561	84	4115
95978	12	4	BUTTE	18	3258	56	4854	89	3834
95979	13	6	COLUSA	22	3393	58	5864	75	3224
95980	11	32	PLUMAS	0	2600	210	5720	93	2955
95981	13	58	YUBA	22	2752	56	3025	91	2771
95982	13	51	SUTTER	22	2946	80	2262	85	2771
95983	11	32	PLUMAS	18	3066	188	5192	69	3380
95984	11	32	PLUMAS	19	3106	210	5747	86	3231
95986	11	29	NEVADA	19	3175	195	5693	90	4029
95987	13	6	COLUSA	21	2798	58	2631	90	3151
95988	12	11	GLENN	21	4143	60	3100	75	6896
95991	13	51	SUTTER	21	2878	81	2478	103	2484
95993	13	51	SUTTER	21	3106	93	2922	109	2984
96001	10	45	SHASTA	18	4031	58	3531	96	4261
96002	10	45	SHASTA	18	3946	88	3105	112	3428
96003	10	45	SHASTA	20	3512	76	4346	70	3497
96006	11	25	MODOC	19	5158	197	5620	60	5380
96007	10	45	SHASTA	23	3319	90	2820	85	3022
96008	10	45	SHASTA	22	2618	58	6793	93	3260
96009	11	18	LASSEN	19	2690	193	5768	77	3812
96010	10	53	TRINITY	17	5158	48	5087	60	5545
96011	10	45	SHASTA	22	2757	52	4910	80	3503
96013	10	45	SHASTA	20	2711	45	5857	95	3153
96014	10	47	SISKIYOU	17	3247	47	4881	81	2877
96015	11	25	MODOC	19	3476	198	5551	78	3731

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW-Freq	NW-Sev	HO-Freq	HO-Sev
96016	10	45	SHASTA	22	3158	46	4526	72	3949
96017	10	45	SHASTA	22	3667	46	4780	72	6095
96019	10	45	SHASTA	20	5077	57	3776	56	5385
96020	11	32	PLUMAS	19	5029	156	7030	57	5480
96021	12	52	TEHAMA	20	3313	67	3107	80	3147
96022	10	45	SHASTA	22	2759	105	3644	57	3122
96023	10	47	SISKIYOU	17	2776	45	5224	45	3945
96024	10	53	TRINITY	17	2626	48	4500	75	3425
96025	10	47	SISKIYOU	17	2626	44	4259	71	4556
96027	10	47	SISKIYOU	18	3193	44	5694	78	2282
96028	10	45	SHASTA	21	5113	45	4416	56	5405
96029	12	52	TEHAMA	30	3279	59	4793	76	2911
96031	10	47	SISKIYOU	17	5037	49	4754	55	5551
96032	10	47	SISKIYOU	17	3275	45	4479	76	2840
96033	10	45	SHASTA	22	2757	50	5489	72	2987
96034	10	47	SISKIYOU	19	2708	48	5196	76	3269
96035	12	52	TEHAMA	21	2626	62	3516	75	3425
96037	10	47	SISKIYOU	17	2627	47	4646	76	3424
96038	10	47	SISKIYOU	17	2601	48	4539	71	3688
96039	10	47	SISKIYOU	17	2723	46	5918	73	3381
96040	10	45	SHASTA	22	5158	47	8219	57	5748
96041	10	53	TRINITY	17	4338	47	4639	61	3932
96044	10	47	SISKIYOU	17	5448	47	4553	66	4999
96046	10	53	TRINITY	18	5216	48	5088	54	6798
96047	10	45	SHASTA	22	2620	50	9144	81	2815
96048	10	53	TRINITY	17	4405	47	7554	65	4498
96050	10	47	SISKIYOU	17	3295	47	7473	74	2922
96051	10	45	SHASTA	21	2717	74	4999	73	3190
96052	10	53	TRINITY	17	3193	46	3849	112	3044
96054	11	25	MODOC	19	2412	201	5871	92	3401
96055	12	52	TEHAMA	22	3308	66	3220	73	2929
96056	10	45	SHASTA	21	5173	48	4584	58	7564
96057	10	47	SISKIYOU	18	3312	45	5250	76	2975
96058	10	47	SISKIYOU	18	2626	48	4806	75	3453
96059	12	52	TEHAMA	22	5310	63	5808	60	7552
96061	12	52	TEHAMA	22	5331	56	3729	55	5384
96062	10	45	SHASTA	22	3510	63	4535	91	3320
96063	12	52	TEHAMA	22	3228	55	4849	74	3930
96064	10	47	SISKIYOU	16	2798	49	5732	84	3237
96065	10	45	SHASTA	22	2633	51	5862	99	5719
96067	10	47	SISKIYOU	19	2910	41	4445	108	3255
96068	11	18	LASSEN	19	2442	204	5755	82	3541
96069	10	45	SHASTA	21	2562	54	4575	64	3333
96070	10	45	SHASTA	22	3359	49	4754	78	3033
96071	10	45	SHASTA	22	5048	48	6227	75	6567
96073	10	45	SHASTA	22	3295	76	5068	75	2962
96074	12	52	TEHAMA	23	2457	62	3771	67	3061

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96075	12	52	TEHAMA	22	2648	58	4932	79	3342
96076	10	45	SHASTA	22	4868	49	4619	62	4839
96078	12	52	TEHAMA	22	3252	64	3570	77	4401
96079	10	45	SHASTA	22	2838	48	4595	71	4521
96080	12	52	TEHAMA	20	3916	70	4728	74	5895
96084	10	45	SHASTA	22	5158	54	5037	58	5561
96085	10	47	SISKIYOU	17	3294	49	4754	71	3109
96086	10	47	SISKIYOU	17	3675	46	4731	99	2501
96087	10	45	SHASTA	22	5098	50	4595	57	5017
96088	10	45	SHASTA	20	5184	47	4584	57	5602
96089	10	45	SHASTA	22	5162	46	4712	56	5544
96090	12	52	TEHAMA	22	3143	61	3573	75	2649
96091	10	53	TRINITY	17	2674	45	4532	77	2932
96092	12	52	TEHAMA	22	3222	58	3634	100	2600
96093	10	53	TRINITY	17	3551	47	14207	113	3057
96094	10	47	SISKIYOU	17	2556	50	5309	73	3375
96095	10	45	SHASTA	22	2700	49	4806	102	3112
96096	10	45	SHASTA	22	2592	51	5602	95	4023
96097	10	47	SISKIYOU	16	5036	38	4965	56	5323
96101	11	25	MODOC	17	2320	147	5928	113	2747
96103	11	32	PLUMAS	18	2501	158	4875	63	6546
96104	11	25	MODOC	18	5164	184	5639	57	5623
96105	11	32	PLUMAS	18	2229	192	5591	49	4898
96106	11	32	PLUMAS	18	2104	191	5466	52	4746
96107	16	26	MONO	18	2247	40	5040	48	5483
96108	11	25	MODOC	19	2100	197	5361	47	4715
96109	11	18	LASSEN	19	5153	185	5269	61	5353
96110	11	25	MODOC	19	2139	198	5645	47	4351
96111	11	29	NEVADA	19	2123	197	5646	47	4523
96112	11	25	MODOC	19	2359	200	5605	66	3589
96113	11	18	LASSEN	18	6768	183	5848	54	7502
96114	11	18	LASSEN	19	2752	156	6010	83	2988
96115	11	25	MODOC	19	2649	200	5943	130	3514
96116	11	25	MODOC	19	2160	201	6019	47	4788
96117	11	18	LASSEN	19	2038	197	5955	51	4203
96118	11	46	SIERRA	18	2437	172	5176	49	4090
96119	11	18	LASSEN	19	2061	204	5766	46	4778
96120	16	2	ALPINE	18	2440	28	4599	46	4344
96121	11	18	LASSEN	18	3027	193	6099	85	4354
96122	11	32	PLUMAS	19	2098	152	6477	49	4582
96123	11	18	LASSEN	19	2253	210	5720	48	4243
96124	11	46	SIERRA	18	2185	191	5438	50	5354
96125	11	46	SIERRA	18	2238	187	5743	50	4870
96126	11	46	SIERRA	22	2813	192	6823	77	3371
96128	11	18	LASSEN	19	2337	188	6103	48	4534
96129	11	32	PLUMAS	18	2174	195	5605	49	4361
96130	11	18	LASSEN	18	2393	93	6813	46	5548

ZIP Code	Region	CO Code	Name of County	W-Freq	W-Sev	NW- Freq	NW- Sev	HO-Freq	HO-Sev
96132	11	18	LASSEN	19	2245	208	5754	47	8135
96133	16	26	MONO	19	2279	23	5115	48	4485
96134	10	47	SISKIYOU	17	2074	48	5792	49	4305
96135	11	32	PLUMAS	19	2344	223	5507	49	4909
96136	11	18	LASSEN	19	2923	204	6096	52	8912
96137	11	18	LASSEN	18	2068	134	5158	48	7064
96140	14	31	PLACER	17	2457	41	4981	47	7256
96141	14	31	PLACER	18	2215	43	4943	81	4777
96142	14	9	EL DORADO	18	2227	39	5909	48	3566
96143	14	31	PLACER	17	5241	38	4503	57	5645
96145	14	31	PLACER	17	2872	36	7191	85	3131
96146	14	31	PLACER	17	2316	41	6281	50	4436
96148	14	31	PLACER	20	3455	42	5773	50	5543
96150	14	9	EL DORADO	17	2914	33	4405	51	5002
96151	14	9	EL DORADO	18	2617	43	4893	78	5478
96152	14	9	EL DORADO	19	2765	46	5092	72	3528
96154	14	9	EL DORADO	19	2574	45	5286	69	4479
96155	14	9	EL DORADO	20	2835	44	4732	70	4542
96156	14	9	EL DORADO	19	2456	45	5075	52	5519
96157	14	9	EL DORADO	19	2224	45	5469	53	5569
96158	14	9	EL DORADO	18	3556	44	4749	52	4683
96161	11	29	NEVADA	17	5158	43	6711	57	5597
96162	11	29	NEVADA	19	2224	193	5675	56	4411

-End of the Report-