



# Earthquake Insurance:

## Factors Affecting Your Rates

November 9, 2016

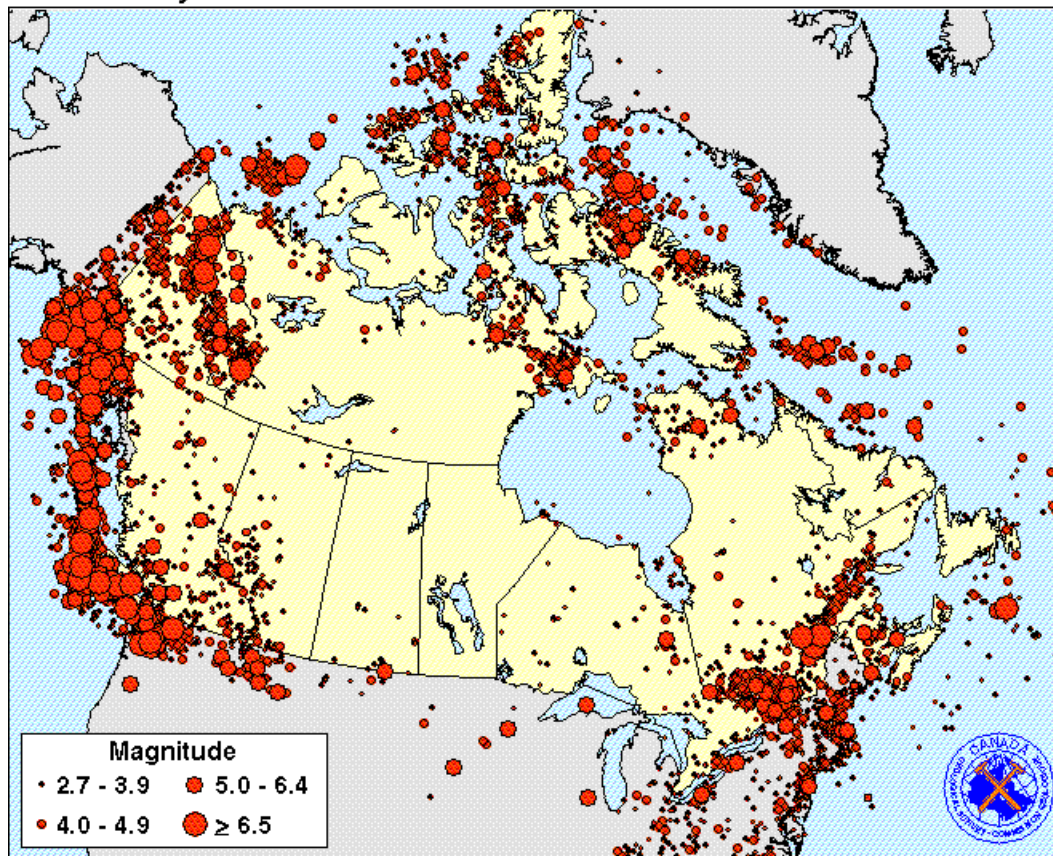
**Presented by:** Sean Graham  
Client Executive, Vice President





## Insurer Capitalization

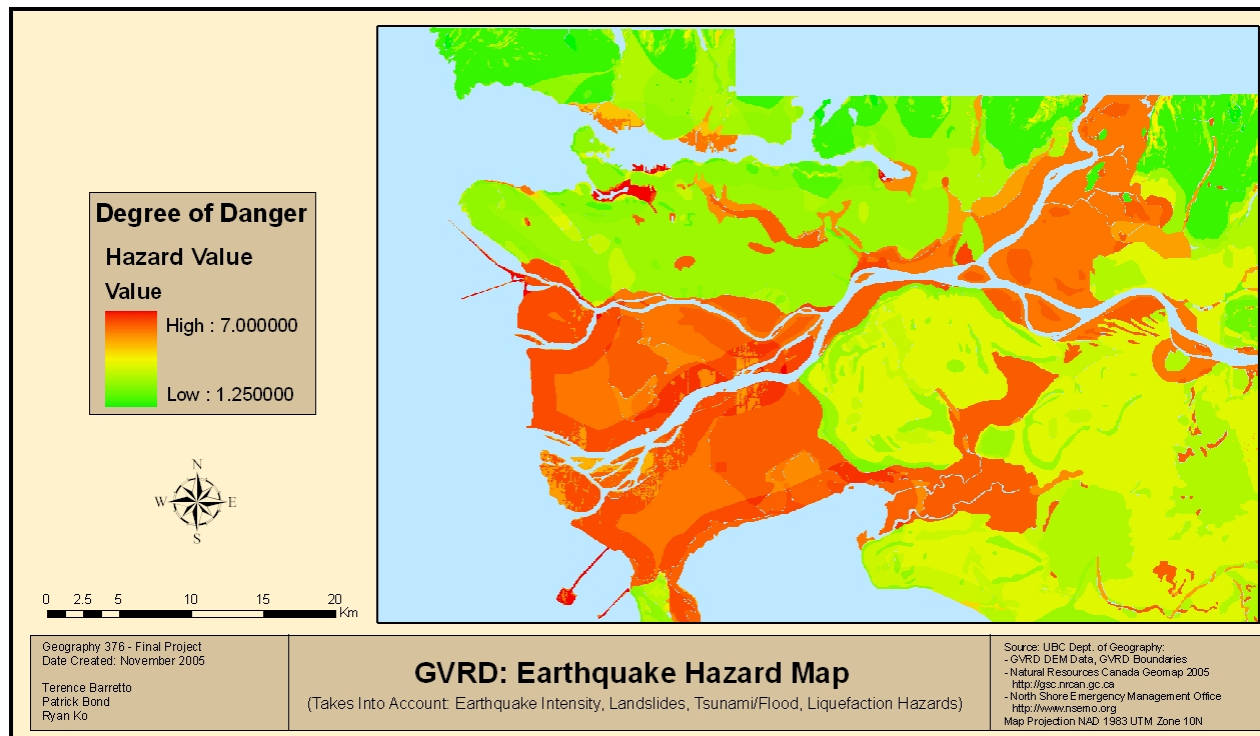
Seismicity database used to determine Canadian seismic hazard





# Earthquake Zones in Greater Vancouver

## Liquefaction Map





## Earthquake Deductibles

- Average 10 - 15 percent
- Deductible Buy Down Option

