



Property Risk Consulting Guidelines

EARTHQUAKE HAZARD ZONES - U.S.

AXA XL Risk Consulting earthquake hazard zones for the U.S. states, possessions and territories are listed on the following pages. The zone numbers are derived from the Applied Technology Council (ATC) earthquake hazards map for Effective Peak Acceleration (EPA) coefficient A_a . The correlation between the EPA, ATC Zones and Modified Mercalli Intensity is shown in Table 1

TABLE 1
Effective Peak Acceleration (A_a) Vs. ATC Zones Vs. MMI

A_a	ATC Zone	MMI
0.40	7	>VIII
0.30	6	VIII
0.20	5	VII
0.15	4	VI
0.10	3	V
0.05	2	III & IV
<0.05	1	I & II

The Applied Technology Council earthquake hazards map is a culmination of investigative research on the part of the United States Geological Survey (USGS), Academia, Private and Federally Funded organizations and agencies charged with identifying especially hazardous (from earthquake) areas of the Country.

The USGS, under the National Earthquake Hazards Reduction Program (NEHRP) assembled teams of experts (engineering consultants and federal government geoscientists) to evaluate the earthquake hazards. The National Security Council requested Federal Emergency Management Agency (FEMA) also evaluate and model for regional defense and economic impacts. The Applied Technology Council (ATC) became the Agency representative designated to develop methods to estimate damage and loss to infrastructure. FEMA also correlated efforts and supported consultants for the private sector evaluations.

The Federal and Academic scientist teams (geology, seismology and geoscience) developed the seismic hazard data. The damage modeling and correlation to hazard map preparation was overseen by the ATC. The project work has been reviewed by the Earthquake Engineering Committee, National Academy of Science, et al and approved by the National Research Council. The work, including the map is expected to become U.S. standard.

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ALABAMA

ZONE	COUNTIES OF:																														
1	All Counties except those noted below.																														
2	<table border="0"> <tr> <td>Blount</td> <td>Franklin</td> <td>Morgan</td> </tr> <tr> <td>Calhoun</td> <td>Jackson</td> <td>Randolph</td> </tr> <tr> <td>Cherokee</td> <td>Jefferson</td> <td>Shelby</td> </tr> <tr> <td>Clay</td> <td>Lamar</td> <td>St. Clair</td> </tr> <tr> <td>Cleburne</td> <td>Lauderdale</td> <td>Talladega</td> </tr> <tr> <td>Colbert</td> <td>Lawrence</td> <td>Tuscaloosa</td> </tr> <tr> <td>Cullman</td> <td>Limestone</td> <td>Walker</td> </tr> <tr> <td>De Kalb</td> <td>Madison</td> <td>Winston</td> </tr> <tr> <td>Etowah</td> <td>Marion</td> <td></td> </tr> <tr> <td>Fayette</td> <td>Marshall</td> <td></td> </tr> </table>	Blount	Franklin	Morgan	Calhoun	Jackson	Randolph	Cherokee	Jefferson	Shelby	Clay	Lamar	St. Clair	Cleburne	Lauderdale	Talladega	Colbert	Lawrence	Tuscaloosa	Cullman	Limestone	Walker	De Kalb	Madison	Winston	Etowah	Marion		Fayette	Marshall	
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ALASKA

ZONE	TERRITORY																		
2	Nome North Slope Northwest Artic																		
4	Wade Hampton																		
6	Bethel Fairbanks–North Star Juneau																		
7	<table border="0"> <tr> <td>Aleutian Islands</td> <td>Kenai Peninsula</td> <td>Sitka</td> </tr> <tr> <td>Anchorage</td> <td>Ketchikan Gateway</td> <td>Skagwa–Yakutat–Angoon</td> </tr> <tr> <td>Angoon</td> <td>Kodiak Island</td> <td>Southeast Fairbanks</td> </tr> <tr> <td>Bristol Bay</td> <td>Lake and Peninsula</td> <td>Valdez–Cordova</td> </tr> <tr> <td>Dillingham</td> <td>Matanuska–Susitna</td> <td>Wrangell–Petersburg</td> </tr> <tr> <td>Haines</td> <td>Prince of Wales</td> <td></td> </tr> </table>	Aleutian Islands	Kenai Peninsula	Sitka	Anchorage	Ketchikan Gateway	Skagwa–Yakutat–Angoon	Angoon	Kodiak Island	Southeast Fairbanks	Bristol Bay	Lake and Peninsula	Valdez–Cordova	Dillingham	Matanuska–Susitna	Wrangell–Petersburg	Haines	Prince of Wales	
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Haines	Prince of Wales																		
4-6 (See Map)	Yukon–Koyukuk																		

ARIZONA

ZONE	COUNTIES OF:
1	All Counties except those noted below.
2	Coconino Navajo Pima Mohave
3	Cochise Greenlee Graham
5	La Paz Yuma

ARKANSAS

ZONE	COUNTIES OF:
1	Ashley Benton Bradley Calhoun Carroll Chicot Clark Cleveland Columbia Dallas Drew Garland Hot Spring Lafayette Madison Miller Nevada Ouachita Union Washington Yell
2	All Counties except those noted above and below.
3	Arkansas Cleburne Fulton Izard Lonoke Polk Phillips Stone
4	Independence Lee Monroe Prairie Sharp White
5	Clay Craighead Crittenden Cross Greene Jackson Lawrence Mississippi Poinsett Randolph St. Frances Woodruff

CALIFORNIA

ZONE	COUNTIES OF:
3	Butte Del Norte Modoc Shasta Siskiyou Sutter Yuba
4	Amador Calaveras Colusa El Dorado Glenn Mariposa Tehama Tuolumne
5	Alpine Humboldt Lassen Madera Nevada Placer Plumas Sacramento Sierra Trinity Yolo
6	Lake San Joaquin
7	All Counties except those noted above.

COLORADO

ZONE	COUNTIES OF:
1	Baca Bent Cheyenne Crowley Huerfano Kiowa Kit Carson Las Animas Lincoln Logan Otero Phillips Prowers Pueblo Sedgwick Washington Yuma
2	All counties except noted above and below
3	Archuleta Conejos Hinsdale Mineral Rio Grande Saguache

CONNECTICUT

ZONE	COUNTIES OF:
3	Entire State

DELAWARE

ZONE	COUNTIES OF:
1	All counties except noted below
2	New Castle

DISTRICT OF COLUMBIA

ZONE	COUNTIES OF:
1	Entire District

FLORIDA

ZONE	COUNTIES OF:
1	Entire State

GEORGIA

ZONE	COUNTIES OF:																																													
1	All Counties except those noted below.																																													
2	<table border="0"> <tr> <td>Appling</td> <td>Heard</td> <td>Pike</td> </tr> <tr> <td>Baldwin</td> <td>Henry</td> <td>Polk</td> </tr> <tr> <td>Bibb</td> <td>Houston</td> <td>Pulaski</td> </tr> <tr> <td>Bleckley</td> <td>Jeff Davis</td> <td>Spalding</td> </tr> <tr> <td>Butts</td> <td>Jones</td> <td>Talbot</td> </tr> <tr> <td>Carroll</td> <td>Lamar</td> <td>Tattnall</td> </tr> <tr> <td>Clayton</td> <td>Laurens</td> <td>Taylor</td> </tr> <tr> <td>Coweta</td> <td>Liberty</td> <td>Telfair</td> </tr> <tr> <td>Crawford</td> <td>Long</td> <td>Toombs</td> </tr> <tr> <td>Dodge</td> <td>McIntosh</td> <td>Twiggs</td> </tr> <tr> <td>Douglas</td> <td>Meriwether</td> <td>Upson</td> </tr> <tr> <td>Evans</td> <td>Monroe</td> <td>Wayne</td> </tr> <tr> <td>Fayette</td> <td>Montgomery</td> <td>Wheeler</td> </tr> <tr> <td>Glynn</td> <td>Paulding</td> <td>Wilcox</td> </tr> <tr> <td>Haralson</td> <td>Peach</td> <td>Wilkinson</td> </tr> </table>	Appling	Heard	Pike	Baldwin	Henry	Polk	Bibb	Houston	Pulaski	Bleckley	Jeff Davis	Spalding	Butts	Jones	Talbot	Carroll	Lamar	Tattnall	Clayton	Laurens	Taylor	Coweta	Liberty	Telfair	Crawford	Long	Toombs	Dodge	McIntosh	Twiggs	Douglas	Meriwether	Upson	Evans	Monroe	Wayne	Fayette	Montgomery	Wheeler	Glynn	Paulding	Wilcox	Haralson	Peach	Wilkinson
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Haralson	Peach	Wilkinson																																												

GEORGIA (Cont'd.)

ZONE	COUNTIES OF:		
3	Banks	Forsyth	Murray
	Barrow	Franklin	Newton
	Bartow	Fulton	Oconee
	Bryan	Gilmer	Oglethorpe
	Bulloch	Glascok	Pickens
	Burke	Gordon	Putman
	Candler	Greene	Rabun
	Catoosa	Gwinnett	Richmond
	Chatham	Habersham	Rockdale
	Chattooga	Hall	Screven
	Cherokee	Hancock	Stephens
	Clarke	Hart	Taliaferro
	Cobb	Jackson	Towns
	Columbia	Jasper	Treutlen
	Dade	Jefferson	Union
	Dawson	Jenkins	Walker
	DeKalb	Johnson	Walton
	Effingham	Lincoln	Warren
	Elbert	Lumpkin	Washington
	Emanuel	Madison	White
	Fannin	McDuffie	Whitfield
	Floyd	Morgan	Wilkes

HAWAII

ZONE	COUNTIES OF:		
2	Islands of Kauai	Niihau	
3	Island of Oahu	Honolulu	
4	Kahoolowe Lanai	Maui	Molokai
6	Island of Hawaii		

IDAHO

ZONE	COUNTIES OF:		
1	Boundary Latah	Lewis	Nez Perce
2	All counties except noted above and below		
3	Cassia	Power	
4	Bingham	Jefferson	Madison
5	Bannock Bear Lake Bonneville	Caribou Franklin	Oneida Teton
7	Fremont		

ILLINOIS

ZONE	COUNTIES OF:		
1	All Counties except those noted below.		
2	Adams Brown Calhoun Cass Champaign DeWitt Ford	Greene Iroquois Logan Macon Mason McLean Menard	Morgan Piatt Pike Sangamon Schuyler Scott Vermilion
3	Bond Christian Clark Clay Coles Crawford Cumberland Douglas	Edgar Edwards Effingham Fayette Jasper Jersey Lawrence Macoupin	Madison Montgomery Moultrie Richland Shelby Wabash White
4	Clinton Franklin Gallatin Hamilton Hardin Jackson Jefferson	Johnson Marion Massac Monroe Perry Pope	Randolph Saline St Clair Washington Wayne Williamson
5	Alexander	Pulaski	Union

INDIANA

ZONE	COUNTIES OF:		
1	All Counties except those noted below.		
2	Adams Allen Benton Boone Brown Carroll Cass Clay Clinton Crawford Daviess De Kalb Dubois Fountain	Greene Hamilton Hendricks Howard Jasper Jay Lawrence Marion Martin Monroe Montgomery Morgan Newton Orange	Owen Parke Perry Pike Putman Spencer Steuben Tippecanoe Tipton Vermillion Vigo Warren Warrick White
3	Gibson Knox	Posey Sullivan	Vanderburgh

IOWA

ZONE	COUNTIES OF:		
1	All Counties except those noted below.		
2	Adams Audubon Cass Cherokee Crawford	Harrison Ida Monona Montgomery Plymouth	Pottawattamie Shelby Sioux Taylor Woodbury
3	Fremont	Mills	Page

KANSAS

ZONE	COUNTIES OF:		
1	All Counties except those noted below.		
2	Allen Bourbon Butler Chase Chautauqua Cherokee Clay Cloud Cowley	Crawford Dickinson Elk Greenwood Harper Harvey Labette Marion Mcperson	Montgomery Neosho Ottawa Republic Saline Sedgwick Sumner Wilson Woodson
3	Anderson Atchison Brown Coffey Doniphan Douglas Franklin Geary Jackson	Jefferson Johnson Leavenworth Linn Lyon Marshall Miami Morris	Nemaha Osage Pottawatomie Riley Shawnee Wabaunsee Washington Wyandotte

KENTUCKY

ZONE	COUNTIES OF:		
1	All Counties except those noted below.		
2	Allen Butler Christian Clay Clinton Cumberland Daviess Floyd Greenup Hancock Hopkins	Knott Knox Laurel Leslie Lewis Logan McCreary McLean Monroe Muhlenburg	Ohio Perry Pike Pulaski Russell Simpson Todd Warren Wayne Whitley

KENTUCKY (Cont'd.)

ZONE	COUNTIES OF:		
3	Bell Caldwell Calloway	Harlan Henderson Letcher	Trigg Union Webster

	Crittenden	Lyon	
4	Graves Livingston	Marshall	McCracken
5	Ballard Carlisle	Fulton	Hickman

LOUISIANA

ZONE	COUNTIES OF:
1	Entire State

MAINE

ZONE	COUNTIES OF:
3	Entire State

MARYLAND

ZONE	COUNTIES OF:
1	All Counties not listed below.
2	Charles St. Marys

MASSACHUSETTS

ZONE	COUNTIES OF:
3	Entire State

MICHIGAN

ZONE	COUNTIES OF:
1	Entire Counties except those noted below.
2	Genesee Lenawee Sanilac Hillsdale Livingston Shiawassee Ingham Macomb St Clair Jackson Monroe Washtenaw Lapeer Oakland Wayne

MINNESOTA

ZONE	COUNTIES OF:
1	Entire State

MISSISSIPPI

ZONE	COUNTIES OF:																								
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4	De Soto Tunica																								

MISSOURI

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MISSOURI (Cont'd.)

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MONTANA

ZONE	COUNTIES OF:															
1	All Counties except those noted below.															
2	<table border="0"> <tr> <td>Glacier</td> <td>Lincoln</td> <td>Pondera</td> </tr> <tr> <td>Golden Valley</td> <td>Mineral</td> <td>Ravalli</td> </tr> <tr> <td>Judith Basin</td> <td></td> <td></td> </tr> </table>	Glacier	Lincoln	Pondera	Golden Valley	Mineral	Ravalli	Judith Basin								
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NEBRASKA

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Johnson																																					

NEVADA

ZONE	COUNTIES OF:
3	Clark Elko White Pine
4	Eureka Lincoln
5	Douglas Humbolt
6	Carson City Storey
7	All Counties except those noted above.

NEW HAMPSHIRE

ZONE	COUNTIES OF:
3	Entire State

NEW JERSEY

ZONE	COUNTIES OF:
1	Atlantic Cape May Cumberland
2	Burlington Gloucester Salem Camden Ocean
3	All Counties except those noted above.

NEW MEXICO

ZONE	COUNTIES OF:
1	All Counties except those noted below.
2	Chaves Lincoln Otero Colfax Luna San Juan Dona Ana McKinley San Miguel Guadalupe Mora
3	Bernalillo Los Almos Socorro Catron Rio Arriba Taos Cibola Sandoval Torrance Grant Santa Fe Valencia Hidalgo Sierra

NEW YORK

ZONE	COUNTIES OF:
1	Chemung Seneca Tompkins Schuyler Steuben Yates
2	Allegany Chenango Onondaga Broome Cortland Ontario Cattaraugus Livingston Oswego Cayuga Madison Tioga Chautauqua Monroe Wayne

NEW YORK (Cont'd.)

ZONE	COUNTIES OF:
3	All Counties except those noted above.

NORTH CAROLINA

ZONE	COUNTIES OF:																																							
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2	<table border="0"> <tr> <td>Bladen</td> <td>Guilford</td> <td>Randolph</td> </tr> <tr> <td>Brunswick</td> <td>Harnett</td> <td>Robeson</td> </tr> <tr> <td>Chatham</td> <td>Hoke</td> <td>Rockingham</td> </tr> <tr> <td>Columbus</td> <td>Lee</td> <td>Sampson</td> </tr> <tr> <td>Cumberland</td> <td>Montgomery</td> <td>Scotland</td> </tr> <tr> <td>Davidson</td> <td>Moore</td> <td>Stokes</td> </tr> <tr> <td>Davie</td> <td>New Hanover</td> <td>Yadkin</td> </tr> <tr> <td>Forsyth</td> <td>Pender</td> <td></td> </tr> </table>	Bladen	Guilford	Randolph	Brunswick	Harnett	Robeson	Chatham	Hoke	Rockingham	Columbus	Lee	Sampson	Cumberland	Montgomery	Scotland	Davidson	Moore	Stokes	Davie	New Hanover	Yadkin	Forsyth	Pender																
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NORTH DAKOTA

ZONE	COUNTIES OF:
1	Entire State

OHIO

ZONE	COUNTIES OF:
2	Entire State

OKLAHOMA

ZONE	COUNTIES OF:
1	Cimarron
2	All Counties except those noted above and below.

OKLAHOMA (Cont'd.)

ZONE	COUNTIES OF:
3	Atoka Bryan Carter Choctaw Cleveland Coal Creek Garvin Grady Haskell Hughes Johnston Latimer Le Flore Lincoln Marshall McClain McCurtain McIntosh Murray Muskogee Okfuskee Oklahoma Okmulgee Pittsburg Pontotoc Pottawatomie Pushmataha Seminole Stephens Tulsa

OREGON

ZONE	COUNTIES OF:
1	Coos Crook Deschutes Douglas Grant Jefferson Lane Malheur Wheeler
2	All Counties except those noted above.

PENNSYLVANIA

ZONE	COUNTIES OF:
1	All Counties except those noted below.
2	Bradford Columbia Crawford Cumberland Dauphin Delaware Erie Juniata Lycoming Mercer Montour Northumberland Perry Philadelphia Snyder Sullivan Union Warren York
3	Berks Bucks Carbon Chester Lackawanna Lancaster Lebanon Lehigh Luzerne Monroe Montgomery Northampton Pike Schuylkill Susquehanna Wayne Wyoming

RHODE ISLAND

ZONE	COUNTIES OF:
3	Entire State

SOUTH CAROLINA

ZONE	COUNTIES OF:
3	Entire State

SOUTH DAKOTA

ZONE	COUNTIES OF:												
1	All Counties except those noted below.												
2	<table border="0"> <tr> <td>Bennett</td> <td>Jackson</td> <td>Todd</td> </tr> <tr> <td>Clay</td> <td>Mellette</td> <td>Union</td> </tr> <tr> <td>Custer</td> <td>Pennington</td> <td>Yankton</td> </tr> <tr> <td>Fall River</td> <td>Shannon</td> <td></td> </tr> </table>	Bennett	Jackson	Todd	Clay	Mellette	Union	Custer	Pennington	Yankton	Fall River	Shannon	
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TENNESSEE

ZONE	COUNTIES OF:																																							
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TEXAS

ZONE	COUNTIES OF:																														
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UTAH

ZONE	COUNTIES OF:
2	Daggett Kane Grand San Juan Uintah
3	Carbon Garfield Duchesne Piute Washington Emery Wayne
4	Beaver Iron
5	All Counties except those noted above.

VERMONT

ZONE	COUNTIES OF:
3	Entire State

VIRGINIA

ZONE	COUNTIES OF:
1	Alexandria Falls Church City Portsmouth Alexandria City Frederick Shenandoah Arlington Greensville Southampton Brunswick Isle of Wight Suffolk Clarke Loudoun Sussex Fairfax Mecklenburg Virginia Beach Fairfax City Norfolk Warren
2	All Counties except those noted above and below.
3	Bland Grayson Scott Buchanan Lee Smyth Carroll Montgomery Tazewell Craig Pulaski Washington Dickenson Roanoke Wise Floyd Russell Wythe Giles

WASHINGTON

ZONE	COUNTIES OF:
1	Asotin Lincoln Stevens Garfield Pend Oreille Whitman
2	Adams Franklin Spokane Benton Klickitat Walla Walla Columbia
3	Clark Grant Skamania Cowlitz Grays Harbor Wahkiakum Douglas Lewis Yakima Ferry Pacific
5	All Counties except those noted above.

WEST VIRGINIA

ZONE	COUNTIES OF:
1	All Counties except those noted below.
2	Fayette Greenbrier Logan Mingo Pocahontas Raleigh Wyoming
3	McDowell Mercer Monroe Summers

WISCONSIN

ZONE	COUNTIES OF:
1	Entire State

WYOMING

ZONE	COUNTIES OF:
1	Big Horn Crook Sheridan Washakie
2	All Counties except those noted above and below.
4	Lincoln Sublette Uinta
5	Fremont Park Teton

U.S. POSSESSIONS

	ZONE	COUNTIES
GUAM	6	Entire Territory
PUERTO RICO**	5	Entire Territory
TUTIULA	5	Entire Territory
VIRGIN ISLANDS***	6	Entire Territory

** The islands Isla de Culebra and Isla de Vieques are part of Puerto Rico.

*** The Virgin Islands consist of St. Thomas (U.S.), St. Johns (U.S.), Tortola (U.K.), Virgin Gorda (U.K.) and St. Croix (U.S.). Anegada (U.K.) is also considered to be in Earthquake Zone 6.

ALASKA HAZARD ZONE MAP

