



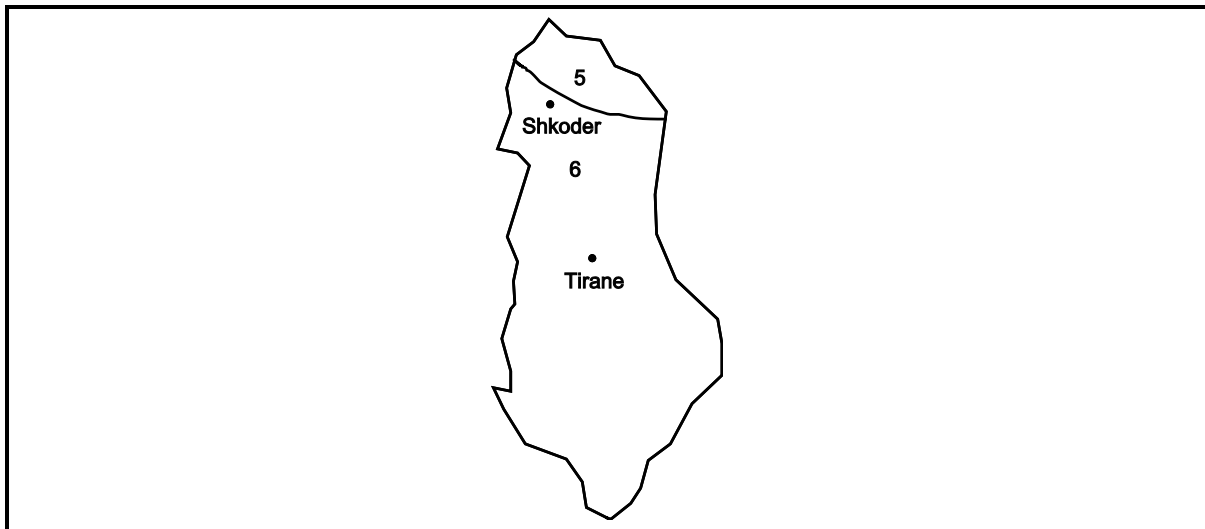
Property Risk Consulting Guidelines

A Publication of AXA XL Risk Consulting

PRC.15.2.3.4

EARTHQUAKE HAZARD ZONES - EUROPE

Albania



Hazard Zones 5,6

Cities:

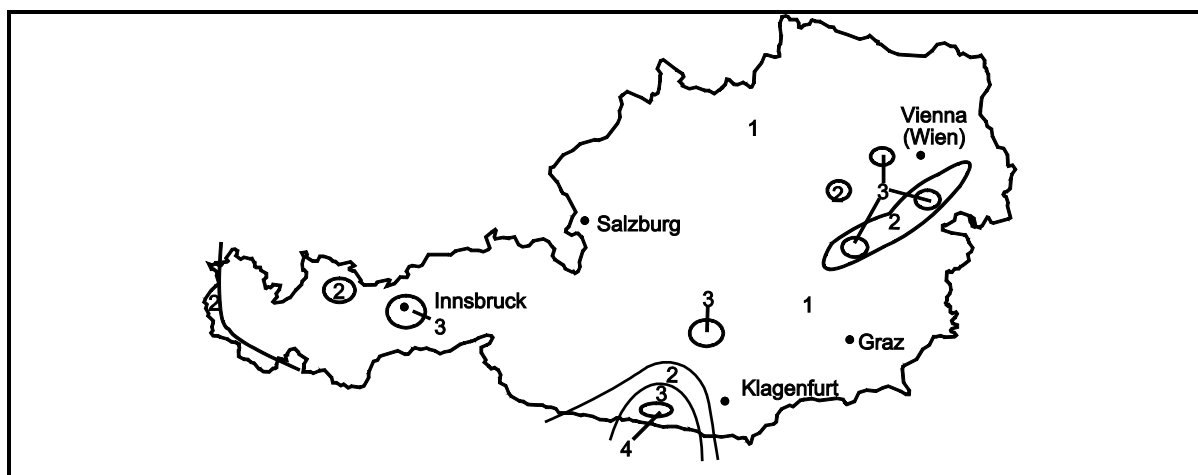
Shkoder 6

Tirane..... 6

Andorra

Hazard Zone 4

Austria



Hazard Zones 1,2,3,4

Cities:

Aflenz Kurort.....	2	Kindberg.....	3
Afritz	3	Kirchstetten.....	3
Arnoldstein.....	4	Klagenfurt	1
Bad Fischah.....	3	Krieglach.....	2
Baden	1	Latschach	3
Baierdorf bei Anger	1	Leoben.....	2
Bleiberg	1	Lusteneau	2
Bludenz.....	1	Maria Gail.....	4
Bodënsdorf	2	Mario Anzbach.....	3
Bregenz	2	Maru.....	3
Bruck a.d.M.	2	Millstatt.....	2
Dobratsch	3	Miriazell.....	2
Dornbirn.....	2	Murzzuschlag.....	2
Ebene Reichenau	2	Namlos.....	2
Ebenfurth	2	Nassereith.....	2
Eisenstadt.....	1	Neulegbach.....	3
Feldkirch	2	Neunkirchen.....	2
Feldkirchen i.K.....	2	Neustadt, R.....	3
Gargellen.....	2	Nötsch.....	2
Gerlitz.....	3	Paternion.....	3
Gloggnitz	2	Plocken Pass	2
Gnesau	2	Portschack a.W.....	2
Goldegg.....	1	Predlitz	2
Gotzis	2	Radenthein	2
Graz.....	1	Ravelsbach	1
Gstoder	2	Salzburg.....	1
Hartberg.....	1	Schwadorf.....	2
Hohenems	2	Seebach.....	2
Igls	3	Seefeld.....	2
Innsbruck.....	3	Sieghartskirchen	2
Kapfenberg	2	Spittal.....	2

Austria (Cont'd.)

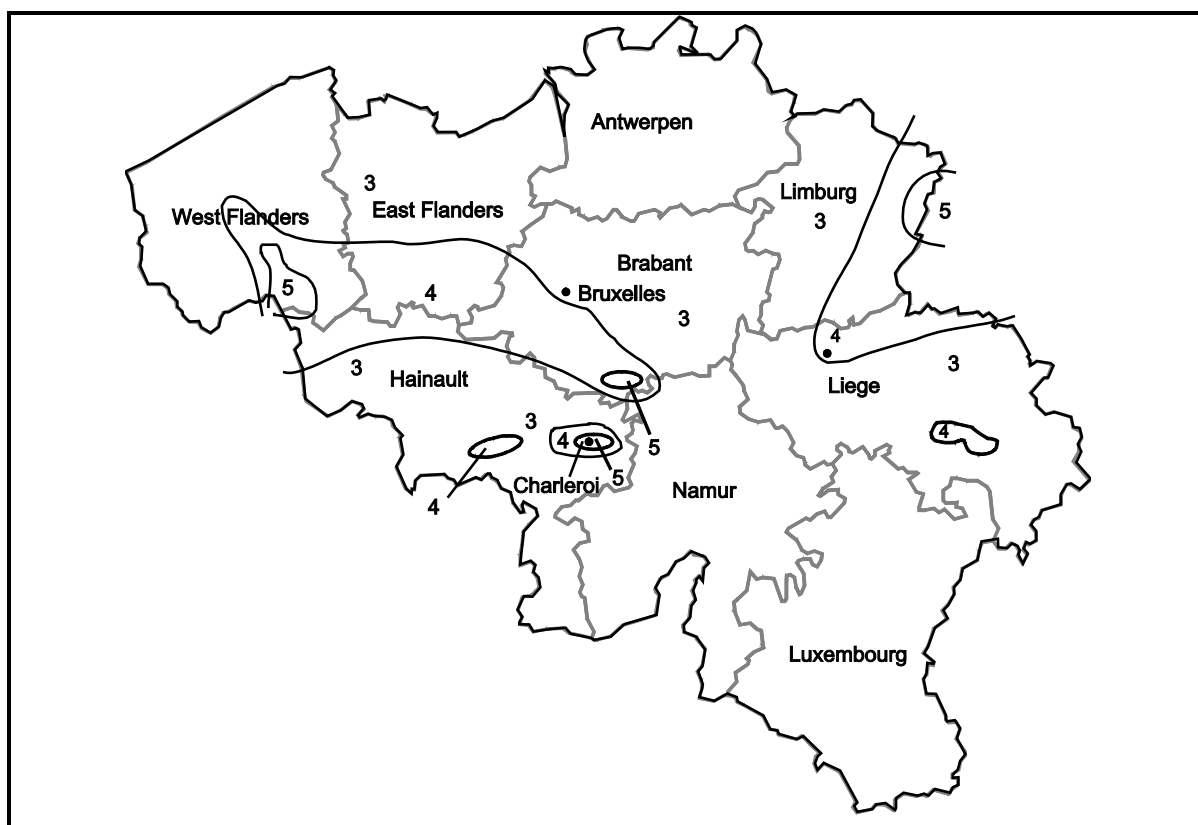
Stubming	2
Velden a.W.	2
Villach	4
Wattens	2

Wien.....	1
Wiener Neustadt.....	3
Windisch Bleiberg	2
Wolfsgraben.....	2

Belarus

Hazard Zone	1
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Belgium



Hazard Zone	3,4,5
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Cities:

Antwerpen	3
Antwerpen	3

Brabant.....	3,4,5
Braine-l'Alleud	4
Bruxelles (Brussel).....	3
Halle	4
Ninove	4
Nivelles	4

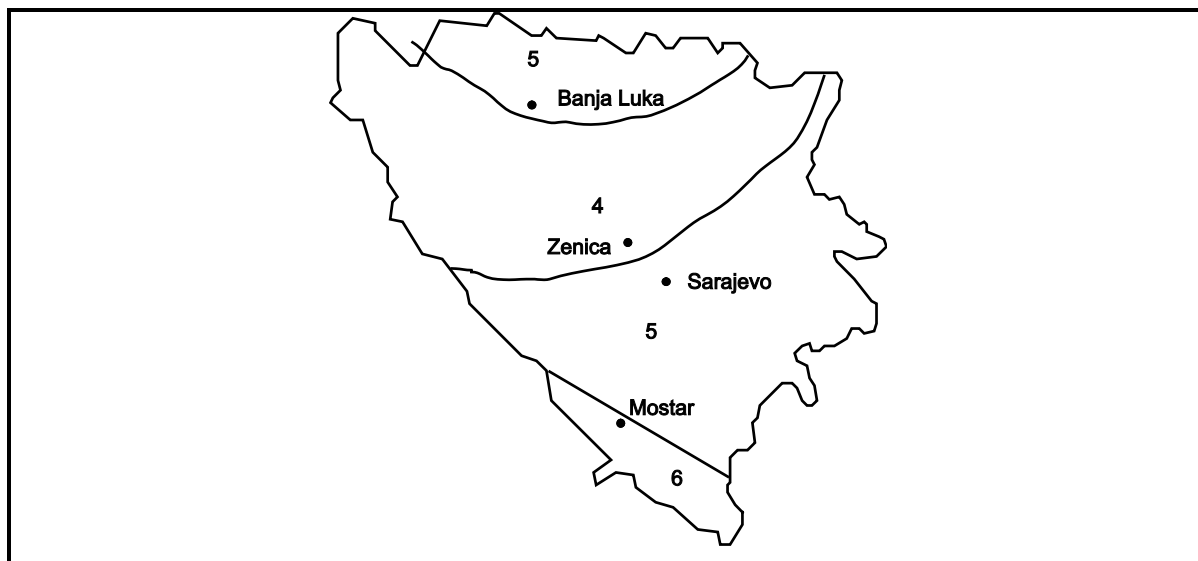
Waterloo.....	4
Wavre.....	3

East Flanders	3,4
Aalst	3
Enghien.....	4
Geraardsbergen.....	4
Oudenaarde	4
Ronse.....	4
Wetteren	3

Belgium (Cont'd.)

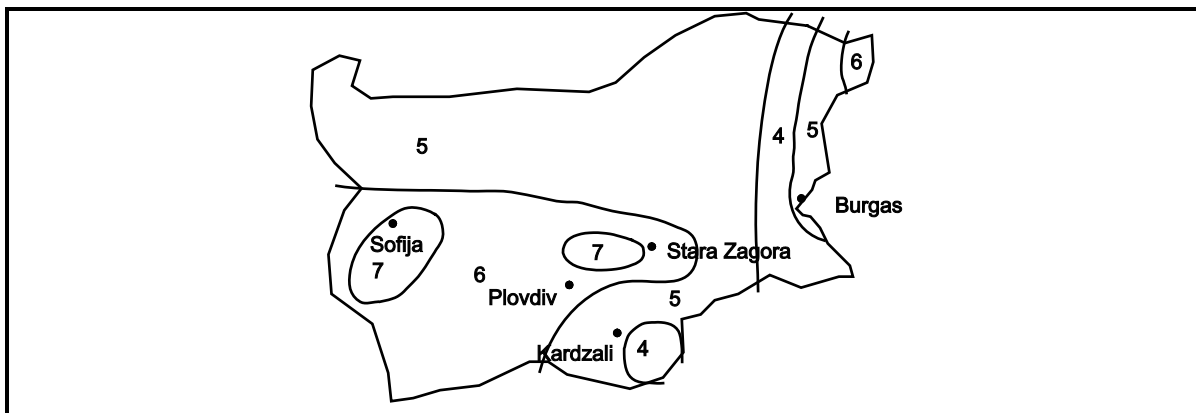
Hainault.....	3,4,5	Limburg	3,4,5
Ath	3	Bilzen	4
Braine le Comte.....	3	Genk	4
Charleroi	5	Hasselt.....	3
Courcelles.....	3	Lanaken	5
Frameries	4	Tongeren.....	4
Mons.....	3	Luxembourg	3
Mouscron.....	5	Namur.....	3,4
Quaregnon.....	3	Gembloux	3
Tournai	3	West Flanders	3,4,5
Liege	3,4	leper	3
Liege	4	Izegem	4
Eupen	4	Kortrijk.....	4
Hannut.....	3	Menen	5
Spa	3	Meulebeke	3
Stavelot.....	3	Poperinge	3
Verviers	3	Roeselare	4
Waremmme	3	Tielt	3

Bosnia



Hazard Zones	4,5,6
Cities:	
Banja Luka.....	5
Mostar	6
Sarajevo.....	5
Zenica	4

Bulgaria

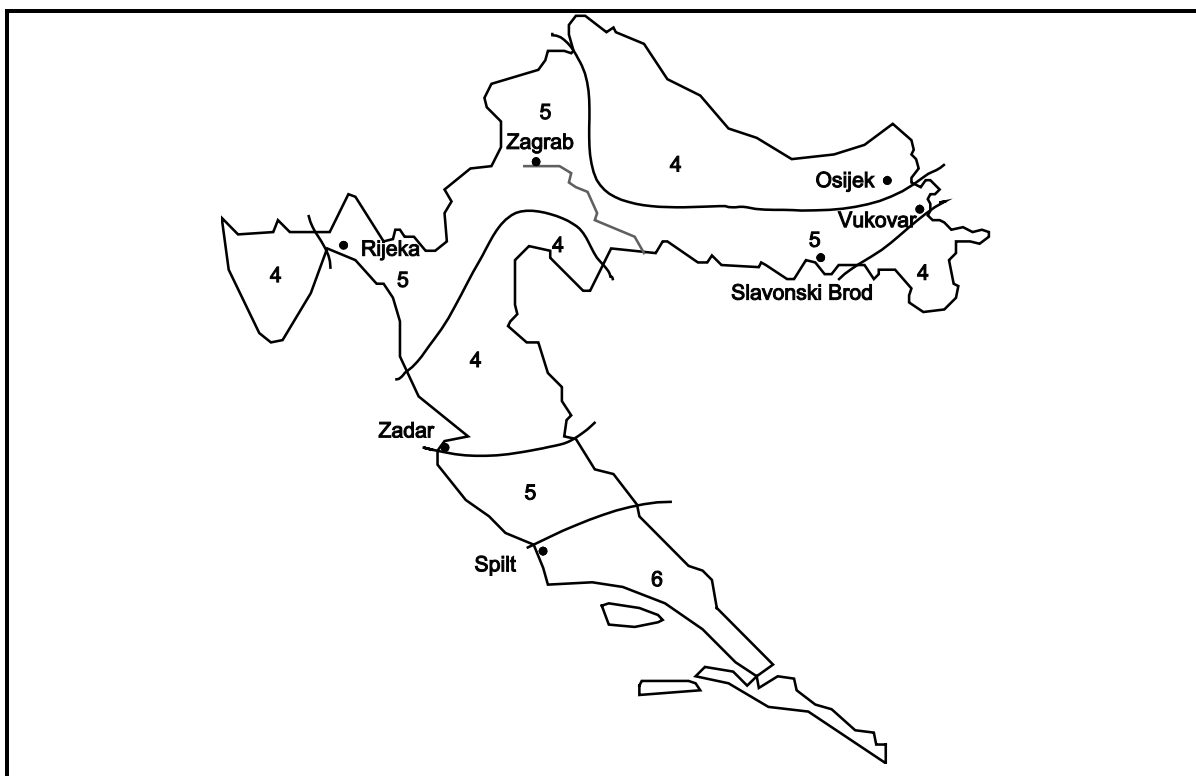


Hazard Zones 4,5,6,7

Cities:

Burgas	5
Kardzali.....	5
Plovdiv	6
Sofija.....	7
Stara Zagora.....	6

Croatia



Croatia (Cont'd.)

Hazard Zones 4,5,6

Cities:

Osijek..... 4

Rijeka..... 5

Salvonski Brod..... 5

Spilt..... 6

Vukovar..... 5

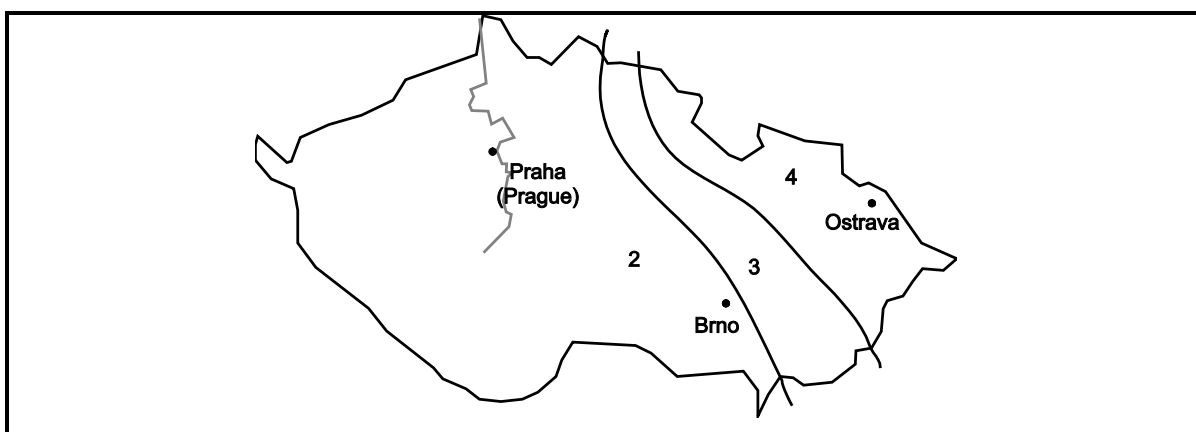
Zadar..... 4

Zagrab..... 5

Cyprus

Hazard Zone 2

Czech



Hazard Zones 2,3,4

Cities:

Brno 2

Ostrava 4

Praha (Prague) 2

Denmark

Hazard Zone 1

England

Hazard Zones See U.K.

Estonia

Hazard Zone 2

Finland

Hazard Zone 1

France



France (Cont'd.)

Hazard Zones 3,4,5,6

Significant Cities:

Aix-en-Provence	5
Angers	3
Avignon.....	4
Basel.....	6
Bayonne	3
Belfort	5
Besancon.....	3
Beziers.....	3
Bordeaux	3
Brest	3
Caen	4
Calais.....	3
Cannes	5
Cherbourg.....	3
Clermont-Ferrand	5
Colmar	5
Dijon	3
Dunkerque	3
Grenoble.....	5
La Rochelle.....	3
Le Havre	3
Lille	4
Lorient.....	3
Lyon.....	3
Marseille	3
Montpellier	3
Mulhouse	6
Nantes	3
Nice	6
Nimes	3
Orleans	3
Paris	3
Perpignan	5
Quimper.....	3
Reims	3
Rennes	3
Rouen	3
St. Nazaire.....	3
Strasbourg	5
Tarber	5
Toulon.....	3
Toulouse.....	3
Tourcoing.....	4
Tours	3

(Following is a list of Departments with cities and towns that are identified as zones 4, 5 and 6)

Ain	3,4,5
Bellegarde-su-Valserine	5
Belley	5
Bourg-en-Bresse.....	3
Brenod	4
Collonges	5
Fernew-Voltaire	3
Gex	5
Hauteville-Lompnes	4
Nantua	4
Oyonnax.....	4
Seyssel	5
Virieu-le-Grand	5
Alpes-de-Haute-Provence.....	3,4,5,6
Banon.....	4
Barcelonnette.....	5
Barrême	5
Castellane	5
Colmars.....	5
Digne.....	5
Forcalquir	5
La Motte	4
Le Lauzet-Ubaye	3
Les Mées	6
Manosque	6
Moustiers-Sainte-Marie.....	5
Noyers-sur-Jabron	4
Peyruis	6
Riez.....	5
Saint Paul	5
Saint-André-les-Alpes.....	5
Sainte-Etienne	5
Seyne.....	5
Sistéron.....	5
Turriers.....	5
Valensole	6
Volonne.....	5
Alpes-Maritimes	5,6
Antibes	5
Cagnes-sur-Mer	6
Cannes.....	5
Grasse	5
Le Bar-sur-Loup.....	5
Nice	6

France (Cont'd.)

Saint-Auban	5	Lambesc	6
Saint-Vallier-de-Thiey	5	Marignane	5
Ardeche.....	3,4,5	Marseille.....	4
Aubenas	3	Martigues	4
Bourg-Saint-Andéol	4	Meyrarques	6
Donzere	5	Orgon	5
Grignan.....	4	Peyrolles-en-Provence	6
Largentiére	3	Roquevaire	4
Montelnnar.....	5	Saint-Rémy-de-Provence	4
Orange.....	4	Salon-de-Provence	6
Pienalatte.....	5	Trets.....	5
Privas.....	3	Calvados	3,4
Rochemaure	4	Bayeux.....	4
Tournon	3	Bretteville-sur-Laize	4
Viviers.....	4	Caen	4
Ariege.....	3,4	Corban	4
Foix.....	4	Creully.....	4
Le Mas d'Azil	4	Evrecy	4
Mirepoix	3	Falaise	3
Pamiers	3	Lisieux.....	3
Saverdun	3	Thury-Harcourt.....	4
Saint-Girons.....	4	Tilly-sur-Seulles	4
Aude.....	3,4	Troarn	4
Carcassonne	4	Villers-Bocage.....	3
Durban-Corbieres	4	Vire.....	3
Mouthoumet.....	4	Cantal	3,4
Bas-Rhin	3,4,5	Aurillac	3
Bischwiller.....	5	Massiac.....	4
Haguenau	4	Mauriac	3
Molsheim	4	Saint-Flour	4
Niederbronn lesBains	3	Charente-Maritime	3,4
Rosheim	3	Aigrefeuille-d'Aunis	4
Saales.....	3	Jonzac.....	4
Saverne	3	La Rochelle	3
Sélestat-Erstein	5	La Tremblade.....	4
Strasbourg-Campagne	5	Le Château-d'Oléron	4
Strasbourg-Ville	5	Marennes	4
Wasselonne.....	4	Rochefort	4
Wissembourg.....	5	Royan.....	3
Bouches-du-Rhone	3,4,5,6	St. Jean d'Angle.....	4
Arles	4	Surgères	4
Aix-en-Provence	5	Saintes.....	3
Berre-L'Etang	5	Saint-Jean-d'Angely.....	3
Châteaurenard.....	4	Tonnay-Charente	4
Eyguières.....	6	Corse (Corsica) Island	3
Gardanne.....	4	Ajaccio	3
Istres.....	5	Bastia.....	3

France (Cont'd.)

Deux-Sevres	3,4	Habsheim.....	5
Airvault.....	4	Mulhouse	5
Niorte	3	Ribeauvillé	4
Parthenay	4	Thann.....	5
Thouars	4	Wittenheim	3
Doubs.....	3,4,5	Haut-Saone	3,4,5
Belfort	5	Lure.....	4
Besançon.....	4	Saulx	3
Epinal.....	4	Vauvillers	5
Levier.....	3	Vesoul	3
Montbéliard.....	3	Haute-Alpes.....	3,4,5
Montbenoît.....	3	Aiguilles.....	4
Morteau	4	Barillonnette	4
Mouthe.....	3	Chorges	4
Pierrefontaine-les- Valdahon.....	4	Embrun	5
Pontarlier	4	Gap	4
Remiremont.....	5	Guillestre.....	5
Vesoul.....	3	La Bâtie-Neuve	4
Drome	3,4,5	Lara'gne-Monteglin	4
Châtillon-en-Diois	4	Le Grave	4
Die	4	Orcières	4
La Chapelle-en- Vercors.....	5	Orpierre.....	3
Lyons	3	Rosans.....	3
Romans-sur-Isere.....	3	Savines-le-lac	5
Saint-Jean-en- Royans.....	4	Saint-Etienne-en- Devoluy	3
Valence.....	3	Serres	3
Gard	3,4	Tallard	4
Alès.....	3	Haute-Garonne	3,4,5
Avignon.....	4	Aurignac.....	4
Bagnols-sur-Cèze.....	4	L'Isle-en-Dodon	4
Nîmes	3	Muret.....	3
Roquemaure.....	4	Saint-Gaudens	5
Villeneuve-lès- Avignon	4	Saint-Martory	3
Gers	3,4	Toulouse	3
Auch	4	Haute-Lorie.....	3,4
Condom.....	3	Le Puy.....	3
Mirande.....	4	Yssingeaux	3
Masseube	4	Haute-Savoie	5
Haut-Rhin.....	3,4,5	d'Annecy	5
d'Altkirch	5	Bonneville	5
Altkirch.....	5	Saint-Julien- en-Genevois.....	5
Dannemarie	5	Thonon-les-Bains.....	5
Ferrette	5	Hautes-Pyrenees	3,4,5
		Argelès-Gazost	5
		Arreau	5

France (Cont'd.)

Aucuns.....	5	Puy-De-Dome	3,4,5
Bagneres-de-Luchon.....	4	Ardes.....	4
Bordères-Louron.....	5	Bourg-Lastic.....	3
Lourdes.....	5	Champeix.....	5
Mauléon-Barousse	5	Clermont-Ferrand	5
Maubourguet	3	Herment	3
Pontacq	5	Issoire	4
Tarbes	5	Menat.....	4
Indre-et-Loire	3,4	Montaigut.....	3
Azay-le-Rideau	3	Rochefort-Montagne	4
Bourgueil	3	La Tour-d'Auvergne	4
Chinon	4	Pontaurmur	4
L'Ile-Bouchard	4	Riom.....	5
Langeais	3	Saint-Germain-	
Loches	3	Lembron	4
Richelieu.....	4	Saint-Gervais	
Saint-Maure-de-		d'Auvergne	4
Touraine	4	Tauves	3
Tours	3	Thiers.....	5
Isere	3,4,5	Pyrenees-Atlantiques	3,4,5
Grenoble	5	Accous	5
Jura	3,4	Aramits.....	5
Dôle	3	Arudy.....	5
Lons-le-Saunier	3	Bayonne.....	4
Moirans-en-		Gan	4
Montagne	3	Iholdy	4
Saint-Claude.....	4	Laruns	5
Saint-Laurent-en-		Mauléon-Licharre	4
Grandvaux	3	Monein	4
Loire-Atlantique	3,4	Montaner.....	5
Châteaubriand	3	Morlaas	4
Nantes	4	Navarrenx	4
Machecoul	4	Oloron Sainte-Marie.....	5
Saint-Nazaire.....	3	Pau.....	5
Saint-Philbert-de-		Pontacq.....	5
Grand-Lieu	4	Saint-Etienne-de-	
Nord	3,4,5	Baïgorry.....	4
Armentieres	4	Saint-Jean-Pied-de-	
Cambrai	3	Port.....	4
Douai	3	Sauveterre-de-Béarn	3
Dunkerque	3	Tardets-Sorholus	5
Lille	4	Pyrenees-Orientales	4,5
Roubaix	5	Argelès-sur-Mer	4
Tourcoing.....	4	Arles-sur-Tech	5
Valenciennes	3	Cérert.....	4
		Mont-Louis	5
		Prades.....	4
		Prats-de-Mollo-la-	
		Preste	5
		Perpignan	4

France (Cont'd.)

Saillagouse-Llo	5	La Roche-sur-Yon.....	4
Sournia	4	Sables-d'Olonne	4
Vendres	4		
Vinca.....	4	Vienne	3,4
		Chatellerault.....	4
Savoie	4,5	Les Trois-Moutiers	4
d'Albertville	5	Loudun	4
Chambéry	5	Montmorillon	3
Saint-Jean-		Poitiers.....	3
de-Maurienne.....	5	Thouas.....	4
Saint-Michael-			
de-Maurienne.....	4	Vosges	3,4,5
Var.....	3,4,5,6	Bruyères.....	4
Besse-sur-Issole.....	3	Epinal	4
Brignoles.....	3	Le Thillot	5
Comps-su-artuby	5	Neufchâteau	3
Cotignac	3	Plombières-les-Bains.....	5
Draguigan	4	Remiremont	5
Grimaud.....	3		
La Roquebrussanne	3	Territoire de Belfort	
Le Luc.....	3	Belfort.....	5
Le Muy.....	4		
Lorgues.....	4	French Overseas Departments	
Saint-Tropez	3	Guadeloupe	5
Toulon.....	3	Guyane	1
		Martinique	5
Vaucluse	3,4,5,6	Réunion.....	5
Apt	5		
Carpentras.....	4	French Overseas Territories	
Vendee.....	3,4	French Guiana	1
Beauvior-sur-Mer.....	4	French Polynesia	3
Challans.....	4	Mayotte	5
Fontenay-le-Comte.....	3	New Caldonia	4
		Saint-Pierre-et-Miquelon.....	3

Germany



Hazard Zones 1,2,3,4,5

Länder [States]

Bayern 1,2,3

Amberg 1
 Amsbach 1
 Aschaffenburg 1
 Augsburg 1
 Bad Kissingen 1
 Bad Reichenhall 1
 Bamberg 1
 Bayreuth 1
 Coburg 1
 Erlangen 1
 Friedrichshafen 3
 Fürth 1
 Garmisch 1
 Geisenfeld 2
 Hof 1
 Ingolstadt 2
 Kanfbeuren 1
 Kempten 2
 Landshut 1
 Lenting 2

Manching 2
 Memmingen 1
 München 1
 Nördlingen 2
 Nürnberg 1
 Partenkirchen 1
 Passau 1
 Regensburg 1
 Rosenheim 1
 Schweinfurt 1
 Straubing 1
 Weiden 1

Baden-Württemberg 1,2,3,4,5

Altshausen 2
 Appenweir 2
 Backnang 1
 Bad Krozingen 5
 Bad Luchau 4
 Bad Mergentheim 1
 Bad Rappenau 1
 Bad Säckingen 4

Germany (Cont'd.)

Bad Schönborn.....	3	Leonberg.....	3
Bad Schussenried	3	Leutkirch	2
Bad Wipfen	1	Lorrach.....	5
Bad Wurzach	2	Ludwigsburg	2
Baden-Baden.....	5	Mannheim	3
Badenweiler.....	5	Markdorf.....	3
Balingen.....	5	Mosbach	2
Besigheim.....	2	Mossingen	5
Beuron.....	4	Munsingen	4
Biberach	4	Niederstetten	1
Bietigheim-Bissingen.....	2	Nurtingen	2
Blaustein.....	1	OberDecembertal	3
Blumberg	3	Oberndorf.....	3
Boblingern.....	3	Ochsenhausen.....	2
Bonndorf	3	Offenburg.....	4
Breisach.....	4	Ostrach	4
Bühl	5	Pforzheim.....	3
Calw.....	3	Ravensburg	3
Dörzbach	1	Reutlingen.....	3
Ebingen	5	Riedlingen.....	3
Ehingen	2	Rottweil	3
Ellwangen	1	Schwäbisch Gmund.....	2
Elzach.....	3	Sindelfingen	3
Emmendingen	4	Singen.....	3
Esslingen.....	2	Stuttgart	2
Ettenheim	5	Tübingen	3
Ettlingen.....	4	Tuttlingen	5
Fellbach	2	Überlingen	4
Freiburg	4	Villingen-Schwenningen	3
Fridingen.....	4	Waldorf.....	2
Friedrichshafen.....	3	Wangen.....	2
Goppingen	2	Wehr	4
Graben-Neudorf.....	3	Weinheim.....	2
Guglingen	2	Wiesloch	3
Gundelsheim	2	Brandenburg.....	1
Hechingen	5	Berlin.....	1
Heidelberg	3	Brandenburg	1
Heidenheim	1	Cottbus.....	1
Heilbronn	2	Potsdam.....	1
Heiligenberg	3	Hessen	1,2,3
Herbolzheim	5	Bensheim.....	2
Hockenheim.....	3	Büstadt.....	3
Hohenzollern	5	Darmstadt	3
Immenstaad.....	4	Dieburg	2
Karlsruhe.....	4	Frankfurt.....	3
Kenzingen.....	5	Fulda.....	1
Kirchheim.....	2	Gerau.....	3
Konstanz.....	4	Giessen.....	1
Krauchenwies.....	4	Heppenheim	2
Künzelsau	1	Kassel	1
Lahr-Schwarzwald	5	Marburg.....	1
Langenargen	4	Offenbach	2
Laupheim.....	2		

Germany (Cont'd.)

Rüsselsheim	3	Leverkusen	2
Wiesbaden.....	3	Lüdenscheid	1
Mecklenburg-Vorpommern	1	Moers.....	1
Gustrow	1	Mönchengladbach	3
Neubrandenburg.....	1	Mülheim	1
Rostock.....	1	Münster	1
Schwerin.....	1	Münstereifel	2
Niedersachsen	1	Neuss.....	1
Braunschweig	1	Oberhausen	1
Bremen	1	Paderborn	1
Bremerhaven	1	Recklinghausen	1
Göttingen	1	Rheine.....	1
Hannover	1	Rheydt.....	2
Hildesheim.....	1	Solinger.....	1
Lüneburg	1	Stolberg.....	5
Oldenburg	1	Troisdorf.....	3
Osnabrück	1	Viersen.....	2
Nordrhein-Westfalen	1,2,3,4,5	Wegberg	3
Aachen	5	Wollersheim	5
Baal	4	Wuppertal	1
Badgodesberg	3	Zulpich	5
Bargheim	5	Rheinland-Pfalz	1,2,3,4,5
Bielefeld.....	1	Alf.....	2
Bochum	1	Andernach	3
Bonn	3	Annweiler	2
Brühl	4	Bad Bergzabern.....	4
Detmold	1	Bad Bertrich	2
Dortmund.....	1	Bad Kreuznach	3
Duisburg	1	Bad Neuenahr-	
Duren.....	5	Ahrweiler	2
Eldorf	5	Bernkastel-Kues	2
Erfstadt	4	Bitburg.....	3
Eschweiler	5	Braubach.....	2
Essen.....	1	Diez.....	3
Euskirchen.....	4	Kaiserslautern.....	3
Froitzheim.....	5	Kandel.....	4
Geilenkirchen.....	3	Kaub.....	2
Gelsenkirchen.....	1	Koblenz	2
Gelsdorf.....	3	Landau	3
Goch	1	Ludwigshafen.....	3
Grevengroich	3	Mainz	3
Gütersloh	1	Primasens	3
Hagen	1	Speyer.....	3
Hamm	1	Traben Trarbach	2
Heinsberg	3	Trier.....	3
Iserlohn.....	1	Wittlich	3
Jülich	4	Worth	3
Kerpen	5	Zweibrücken	3
Köln	3	Sachsen	1
Königswinter	3	Bautzen.....	1
Krefeld	2	Chemnitz.....	1
		Dresden	1

Germany (Cont'd.)

Freiberg	1	Kiel	1
Görlitz	1	Lubeck	1
Hoyerswerda	1	Thuringen	1,3
Leipzig	1	Berka.....	3
Plauden	1	Eisenach	1
Zwickau	1	Erfurt	1
Sachsen-Anhalt.....	1	Gotha	1
Bernberg.....	1	Jena	1
Dessau	1	Münhausen	1
Halle	1	Nordhausen	1
Halle-Neustadt.....	1	Suhl.....	1
Magdeburg	1	Saarland	3
Stendal	1	Saarbrücken	3
Schleswig-Nolstein.....	1	Saarlouis.....	3
Flensburg.....	1	Völkingen	3
Hamburg.....	1		

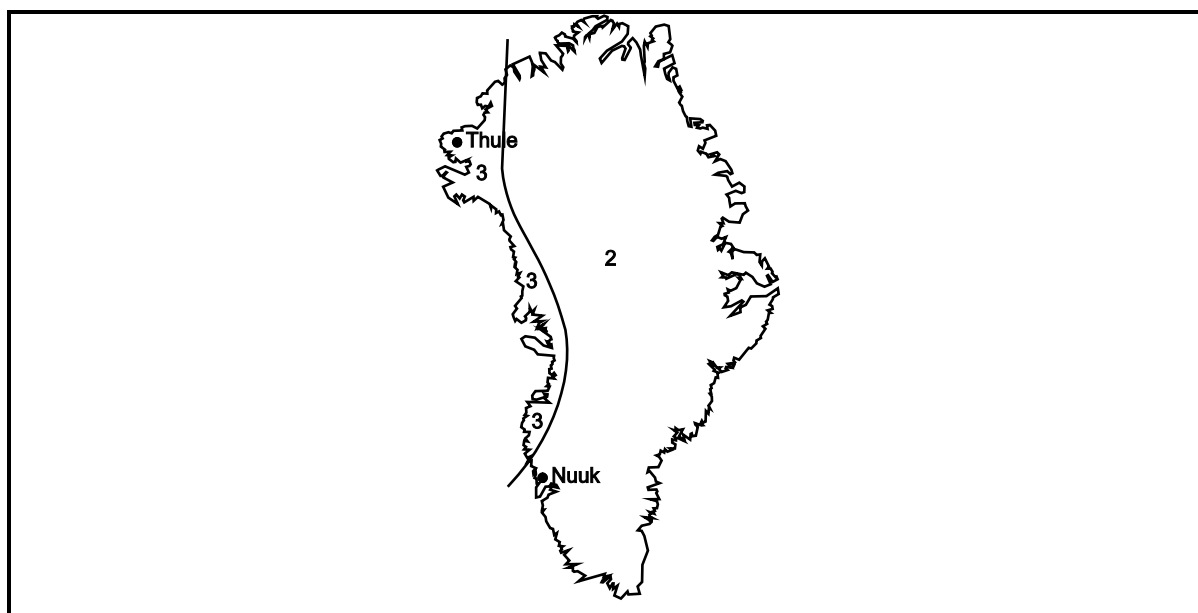
Gibraltar

Hazard Zone	4
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Greece

Hazard Zone	7
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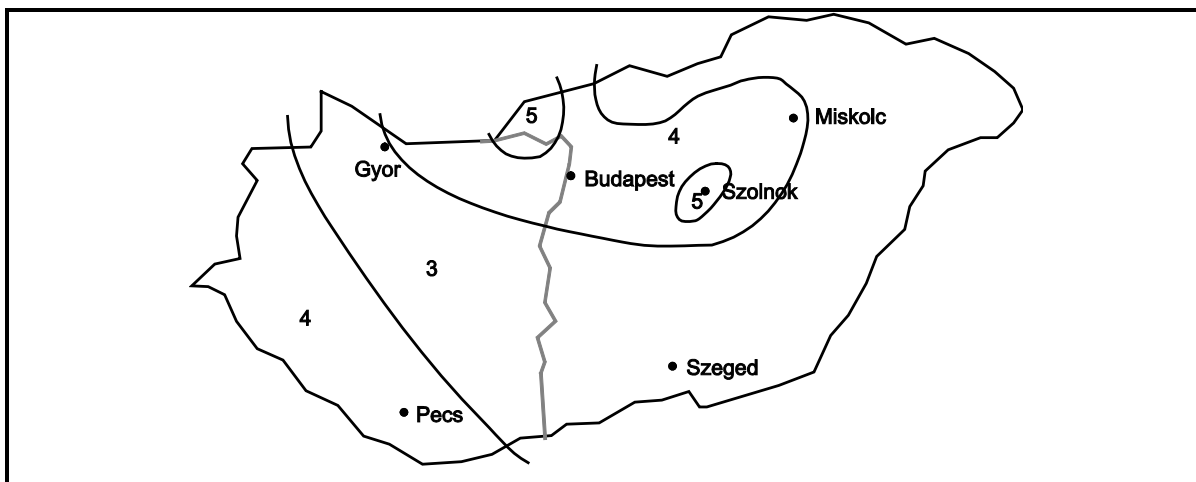
Greenland



Greenland (Cont'd.)

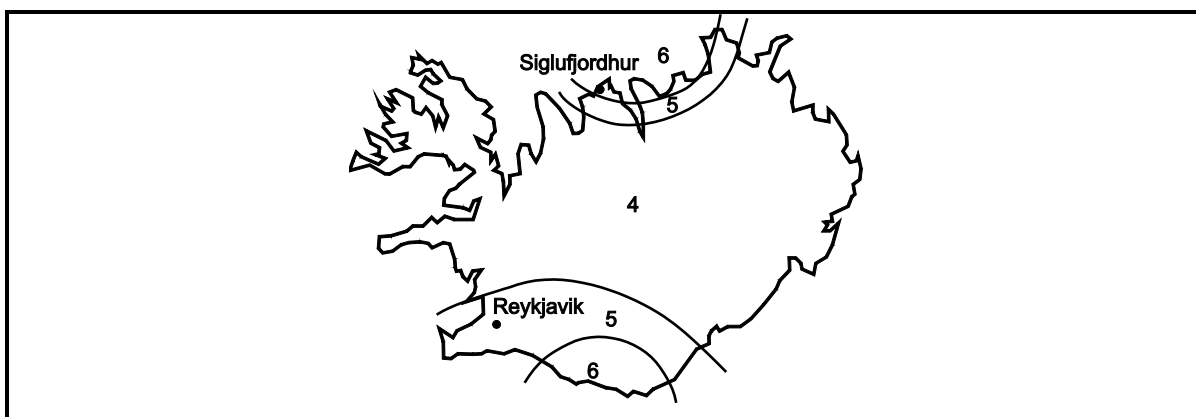
Hazard Zones	2,3
Cities:	
Nuuk	2
Thule	3

Hungary



Hazard Zones	3,4,5
Cities:	
Budapest.....	4
Gyor	3
Miskolc.....	4
Pecs.....	4
Szeged.....	3

Iceland



Iceland (Cont'd.)

Hazard Zones 4,5,6

Cities:

Reykjavik 5

Siglufjordhur..... 6

Ireland

Hazard Zone 3

Italy



Italy (Cont'd.)

Hazard Zones	2,3,4,5,6
Regions	
Abruzzi (Abruzzo)	2,3,4,5,6
Assergi.....	4
Barisciano.....	5
Cansano	5
Carsoli	4
Chieti	2
L'Aquila.....	4
Lanciano	2
Pescara	2
Pescasseroli	6
Popoli.....	6
Scanno	6
Sulmona	6
Valeria	5
Villetta Barrea.....	6
Basilicata.....	2,3,4,5,6
Albano di-Luc.....	4
Atella.....	6
Forenza	5
Lavello	5
Maratea	3
Matera	2
Melfi	6
Oppido Luc	4
Pisticci	2
Potenza	5
Tito.....	4
Venosa	6
Calabria.....	3,4,5
Catanzaro	4
Cosenza	4
Crotone.....	3
Longobucco	4
Reggio	5
Rossano	4
Vibo Valencia.....	5
Campania.....	3,4
Avellino	3
Benevento	3
Capri (I. de Capri).....	3
Caserta	3
Napoli (Naples) (volc).....	4
Pompei (volc).....	4
Portici (volc).....	4
Salerno	3
Sorrento.....	3
Emilia - Romagna	3,4
Bologna	3
Cesena	4

Faenza.....	3
Ferrara	3
Forli	4
Modena.....	3
Parma	3
Piacenza	3
Ravenna.....	3
Reggio.....	3
Rimini.....	4
Salsomaggiore	3
Friuli-Venezia Giulia	3,4
Barcis.....	4
Meduno	4
Paluzza	4
Pordenone	3
Trieste	3
Udine.....	3
Lazio.....	2,3,4,5
Anzio	2
Bagnoregio	2
Cassino	4
Civita Castellano.....	2
Civitavecchia.....	2
Gaeta	4
Latina	2
Magliano Sabina.....	3
Marino	3
Rieti.....	4
Rignano Flaminio.....	3
Rome	2
Tivoli.....	4
Viterbo.....	2
Liguria.....	3,4,5,6
Alassio	5
Bardineto.....	4
Fontanigorda.....	3
Genova	3
LaSpezia.....	3
Rapallo.....	3
San Remo.....	6
Lombardia (Lombardy).....	3,4,5
Bergamo	3
Brescia.....	4
Chiesa in Valmalenco.....	4
Como	3
Cremoma	3
Livigno.....	5
Mantova	3

Italy (Cont'd.)

Milano	3	Palermo.....	3
Pavia.....	3	Paterno	6
Decembre.....	2,3,4	Salemi.....	4
Ascoli.....	4	Siracusa.....	6
Fano	3	Taornina.....	5
Macerata.....	3	Trapani.....	3
Pesaro	3	Trentino - Alto - Adige	3,4
Porto S. Giorgio.....	2	Bolzano Bozem.....	3
S. Benedetto.....	2	Merano/Meran	4
Urbino	4	Rovereto	3
Molise.....	4,5	Solda/Sulden	4
Campobasso	4	Trento.....	3
Isernia.....	5	Toscana (Tuscany).....	3,4
Termoli.....	4	Arezzo.....	4
Piedmonte	3,4,5,6	Carrara.....	3
Alessandria.....	3	Chianciano	3
Asti.....	3	Cortena	3
Biella.....	4	Firenze	4
Cuneo	5	Grosseto	3
Dogliani.....	3	Isola d'Elea	3
Dronero.....	5	Livorno	3
Limone Piemonte.....	6	Lucca	3
Novara	3	Massa	3
Sestriere	5	Montecatini	3
Susa	4	Orbetello	3
Torino	3	Pisa	3
Verbania	3	S. Gimignano	3
Vercelli.....	3	Siena.....	3
Puglia (Apulia).....	2,3,4,5	Viareggio.....	3
Andria	3	Valle D' Aosta.....	3,4,5
Bari	2	Aosta/Aosta	5
Barletta	3	Brevil-Cervinia	5
Brindisi.....	2	Brusson.....	5
Candela	5	Courmayeur	5
Foggia.....	5	Entreves.....	5
Lucera.....	4	Gressony-St Jean	5
Mulfetta.....	2	La Thuile	4
Taranto	2	Pont St Martin	4
Troia	4	St Vincent	5
San Marino.....	4	Valgrisenche	4
Sardegna (Sardinia).....	2	Valsavarenche	4
Sicilia (Sicily).....	3,4,5,6	Verres	4
(Also note Volcanic Hazards)		Veneto	3,4
Adrano	6	Bassano d Grappa.....	3
Caltanissetta.....	4	Belluno.....	4
Catania	5	Conegliano.....	4
Marsala.....	3	Cortina d'Ampezzo	3
Menif.....	4	Malcesin.....	4
Messina	5	Padoua.....	3
		Torri del Benago	4

Italy (Cont'd.)

Treviso.....	3
Venezia.....	3
Verona.....	3
Vicenza.....	3
Vittorio	4
Umbria.....	3,4
Assisi	4
Attigliano.....	3
Citta di Castello	4
Foligno.....	4
Gubbio	4
Narni	3
Perugia	4
Prato	3
Spoletto	4
Terni	4

Island Areas of Mare Tirreno (Tyrrhenian Sea)

I. d. Giglio.....	2
I. de Capri (Capri)	3
I.d'Ischia.....	3
Isola d' Elba	2
Isole Egadi	3
Isole Eolie o Lipari	5
Lipari Islands (volc).....	5
Pantilleria	2
Pontine Islands	2

Latvia

Hazard Zone	2
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Liechtenstein

Hazard Zone	3
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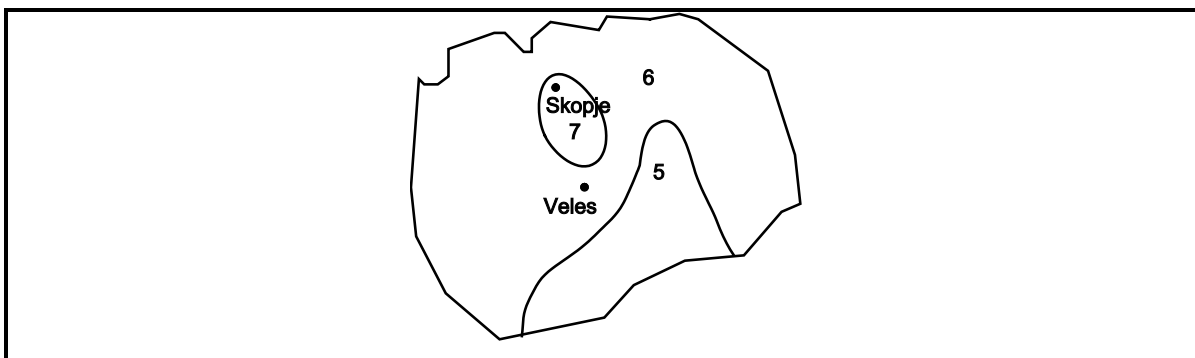
Lithuania

Hazard Zone	1
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Luxembourg

Hazard Zone	3
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Macedonia



Hazard Zones 5,6,7

Cities:

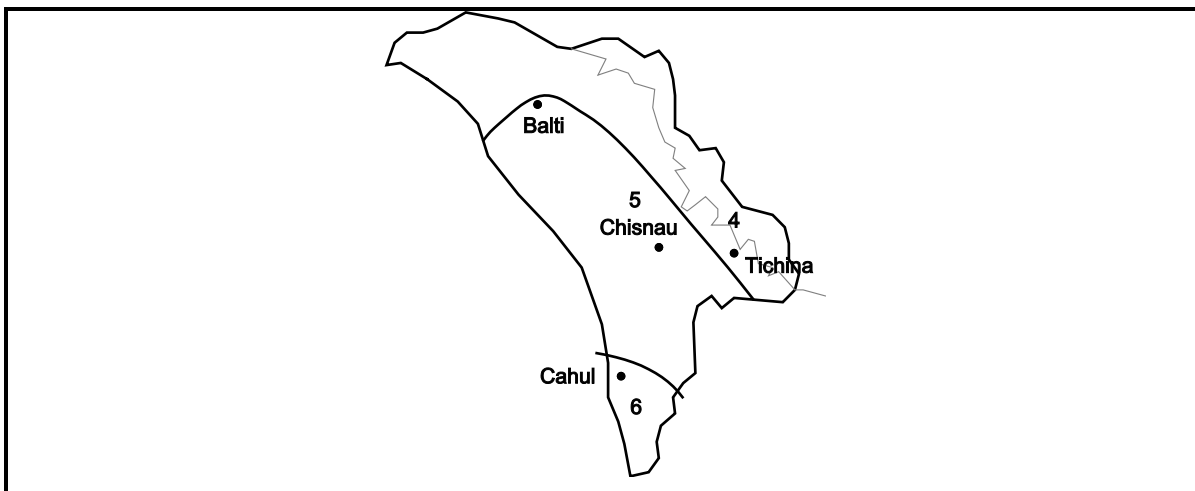
Skopje..... 7

Veles..... 6

Malta

Hazard Zone 3

Moldova



Hazard Zones 4,5,6

Cities:

Balti..... 5

Cahul 6

Chisnau..... 5

Tichina 4

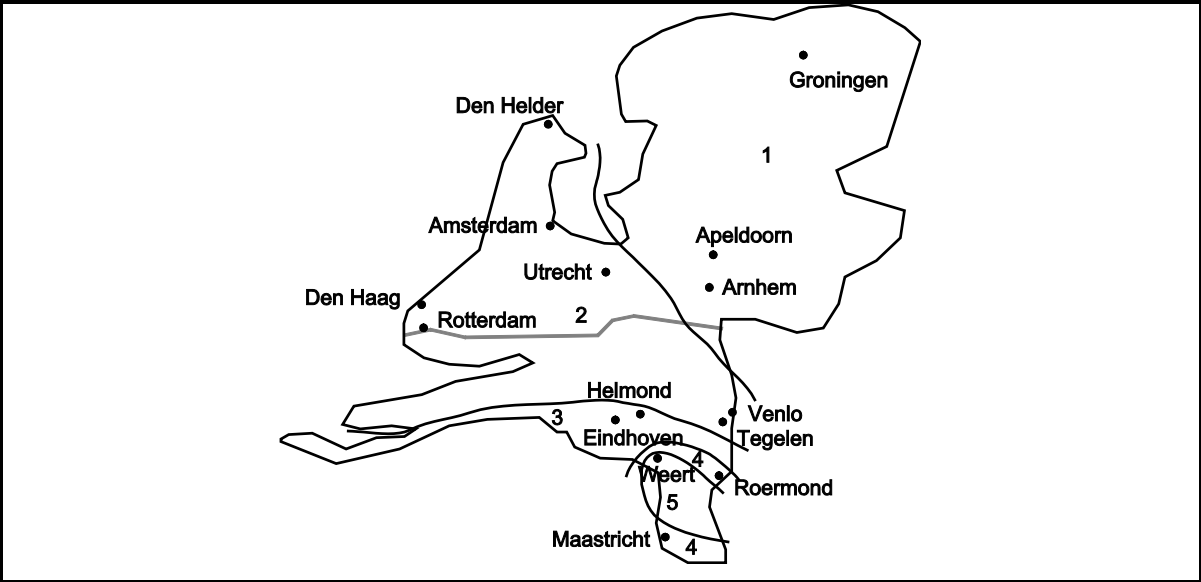
Monaco

Hazard Zone 6

Montenegro

Hazard Zone See Yugoslavia

Netherlands



Hazard Zones 1,2,3,4,5

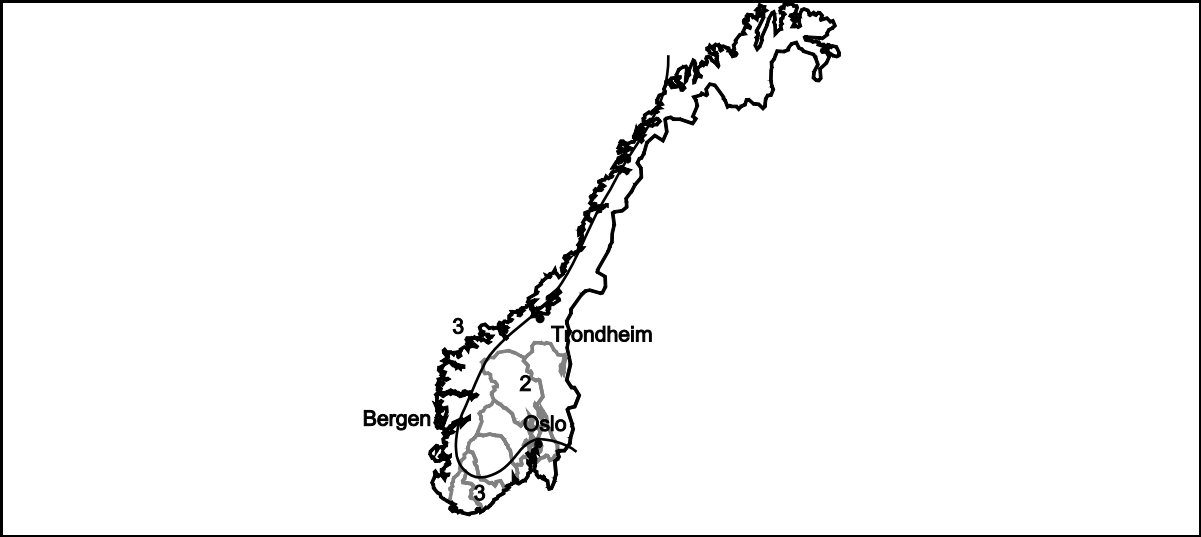
Cities:

Amsterdam	2	Maastricht	4
Apeldoorn	1	Roermond	4
Arnhem	1	Rotterdam	2
Den Haag	2	Tegelen	2
Den Helder	2	Utrecht	2
Groningen	1	Venlo	2
Helmond	3	Weert	5

Northern Ireland

Hazard Zone 3

Norway

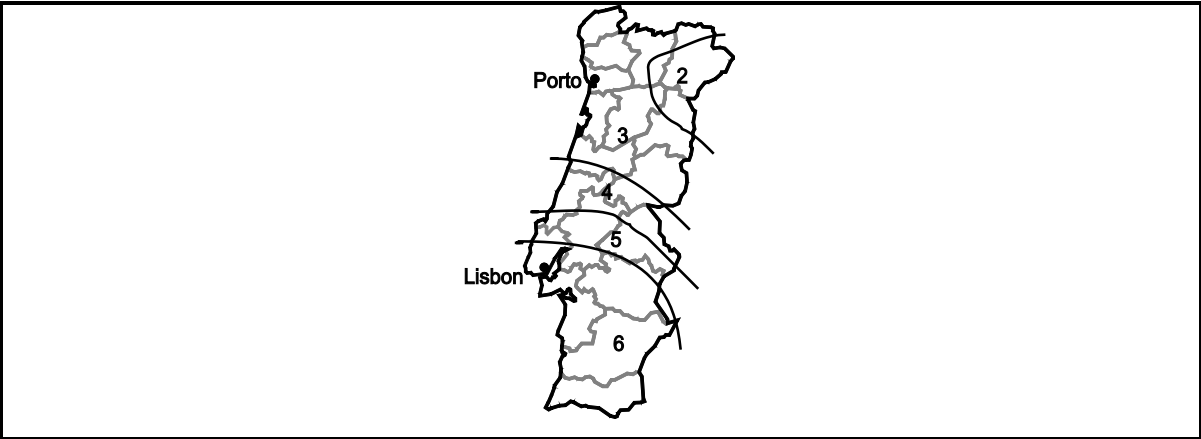


Hazard Zones	2,3
Cities:	
Bergen	3
Oslo	3
Trondheim.....	2

Poland

Hazard Zone	1
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Portugal



Portugal (Cont'd.)

Hazard Zones 2,3,4,5,6

Regions:

Alentejo 5,6

Aljustrel 6

Barrancos 5

Beja 6

Estremo 5

Evora 6

Metola 6

Moura 6

Mourão 5

Odemira 6

Serda 6

Setubal 6

Sines 6

Algarve 6

Faro 6

Lagos 6

Monchique 6

Portimão 6

Beira 3

Aveiro 3

Coimbra 3

Figueira de Foz 3

Beira Alta 2,3

Guarda 3

Lamego 2

Marofa 2

Torre de Moncorvo 2

Beira Baixa 3

Castelo Branco 3

Covilhã 3

Duoro 3

Braga 3

Espinho 3

Porto 3

Estremadura 4,5,6

Batalha 4

Estoril 6

Fatima 4

Leiria 4

Lisboa (Lisbon) 6

Nazare 4

Santarem 5

Minho 3

Viana de Castelo 3

Ribatejo 3,4,5,6

Abrantes 4

Bemposta 5

Coruche 6

Portalegre 3

Tomar 4

Trasos Montes 2,3

Braganca 2

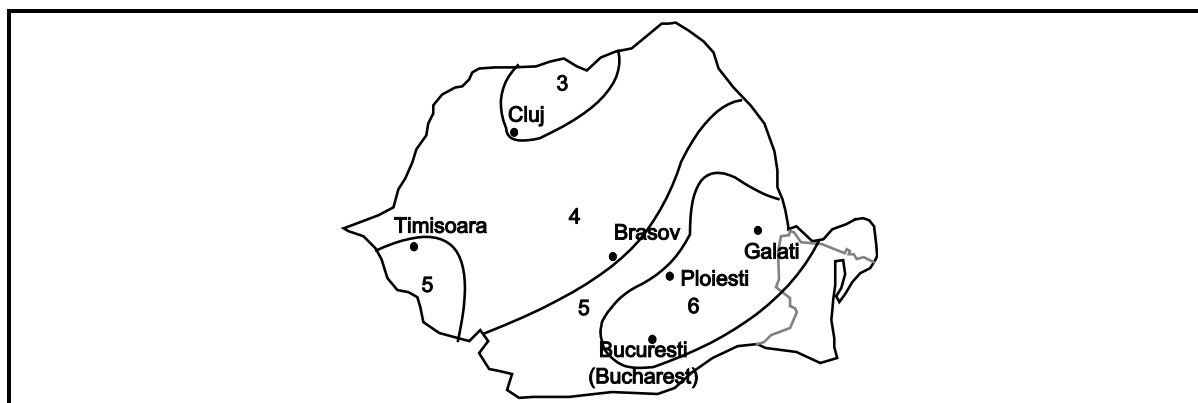
Chaves 3

Mirandela 2

Peso da Régua 3

Vila Real 2

Romania



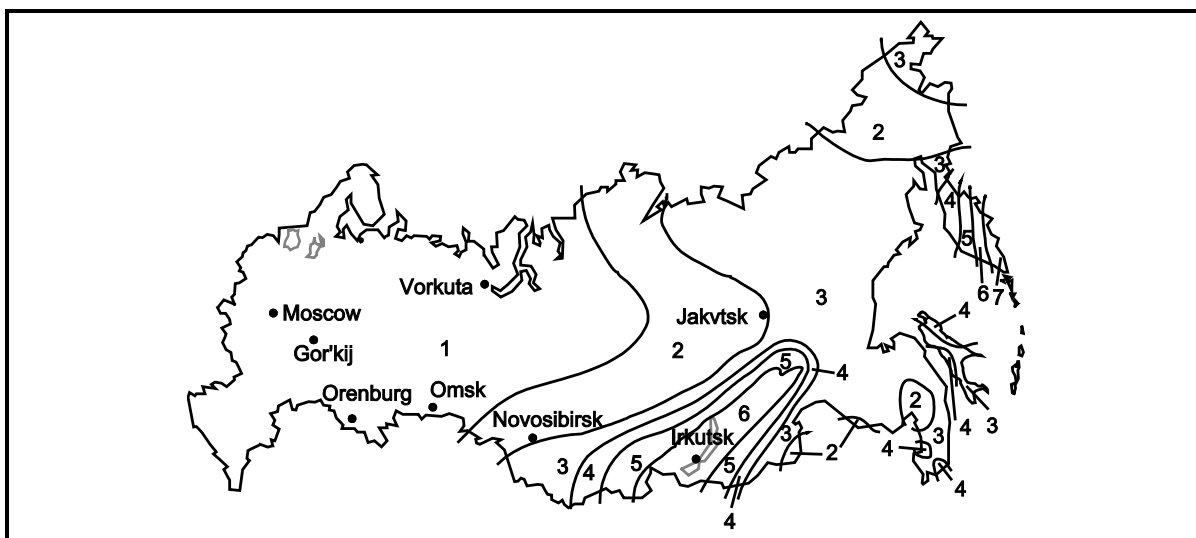
Romania (Cont'd.)

Hazard Zones 3,4,5,6

Cities:

Brasov.....	4
Bucharest.....	6
Cluj.....	3
Galati	6
Ploiesti	6
Timisoara.....	5

Russia



Hazard Zones 1,2,3,4,5,6,7

Cities:

Gor'kij	1	Novosibirsk	2
Irkutsk	6	Omsk.....	1
Jakvtsk.....	2	Orenburg.....	1
Moscow	1	Vorkuta.....	1

San Marino (Enclave Italy)

Hazard Zone 4

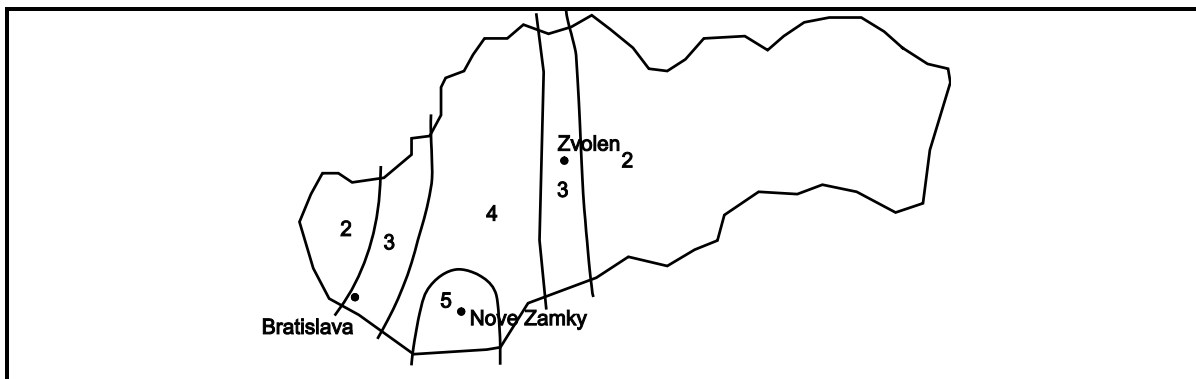
Scotland

Hazard Zones See U.K.

Serbia

Hazard Zones See Yugoslavia

Slovakia

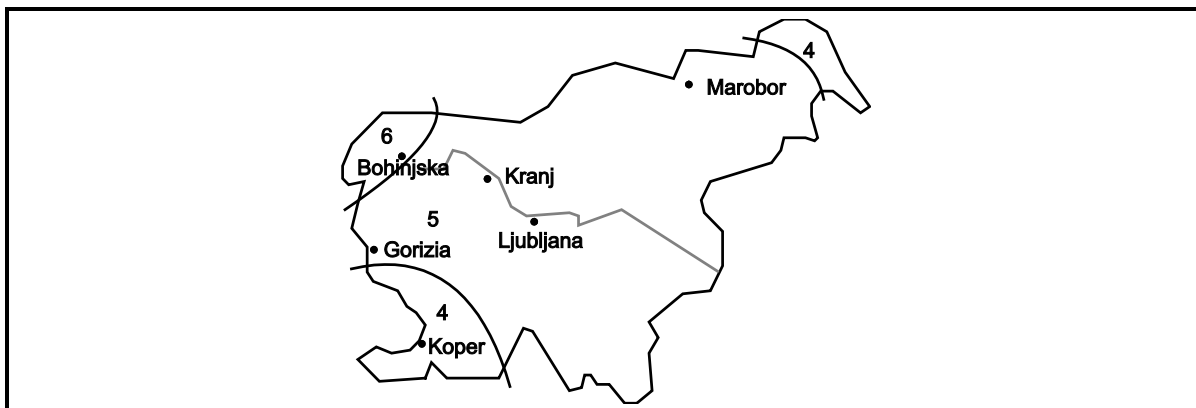


Hazard Zones 2,3,4,5

Cities:

Bratislava	3
Nove Zamky	5
Zvolen	3

Slovenia

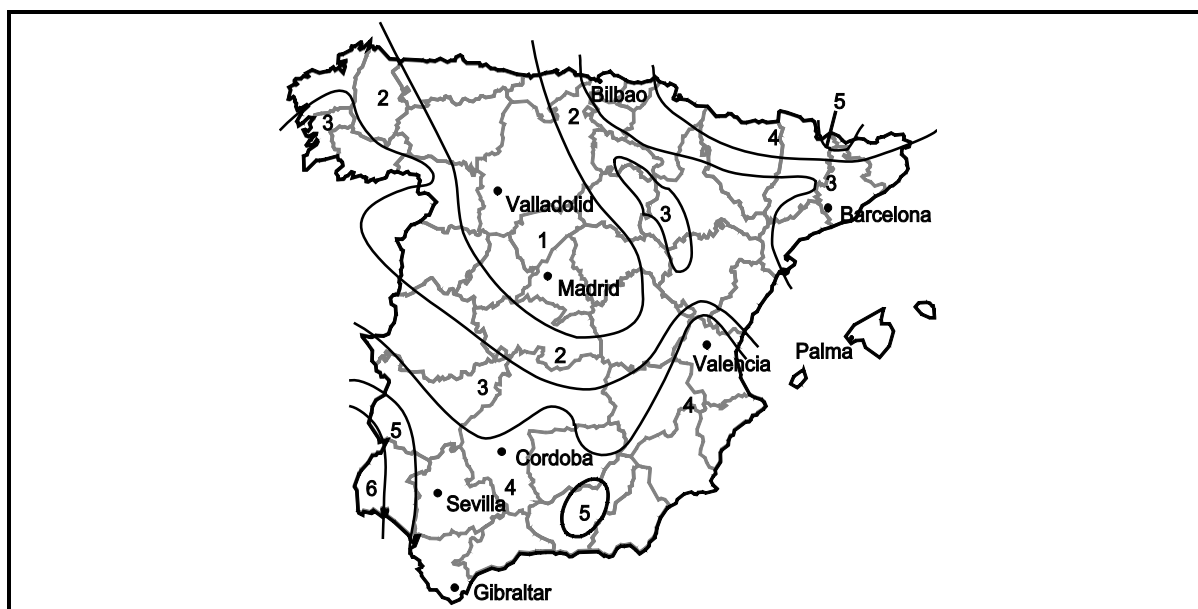


Hazard Zones 4,5,6

Cities:

Bohinjska	6
Gorizia	5
Koper	4
Kranj	5
Ljubljana	5
Marobor	5

Spain



Hazard Zones 1,2,3,4,5,6

Regions

Andalusia 4,5,6

Algeciras 4

Almeria 4

Andujar 4

Ayamonte 6

Cadiz 4

Calañas 5

Cordoba 4

Ecija 4

Gibraltar 4

Granada 5

Huelva 5

Jaen 4

Jerez 4

Linares 4

Malaga 4

Marbella 4

Ronda 4

Sevilla 4

Ubeda 4

Utrera 4

Aragon 2,3,4

Baleario de

Pañicosa 4

Benasque 4

Calatayud 2

Escarilla 4

Huesca 3

Puerto de Somport 4

Teruel 2

Zaragoza 2

Asturias 1,2

Castropol 2

Gijon 1

Mieres 1

Oviedo 1

Cantabria 1,2

Larado 2

S. Vicente 1

Reinose 1

Santander 2

Torrelauega 2

Catalynya 2,3,4,5

Adrall 4

Barcelona 3

Figueres/Figueras 4

Girona/Gerona 3

La Seu d'Urgell 4

Lleida/Lerida 2

Manresa 3

Medina Revs 3

Ripoll 5

Spain (Cont'd.)

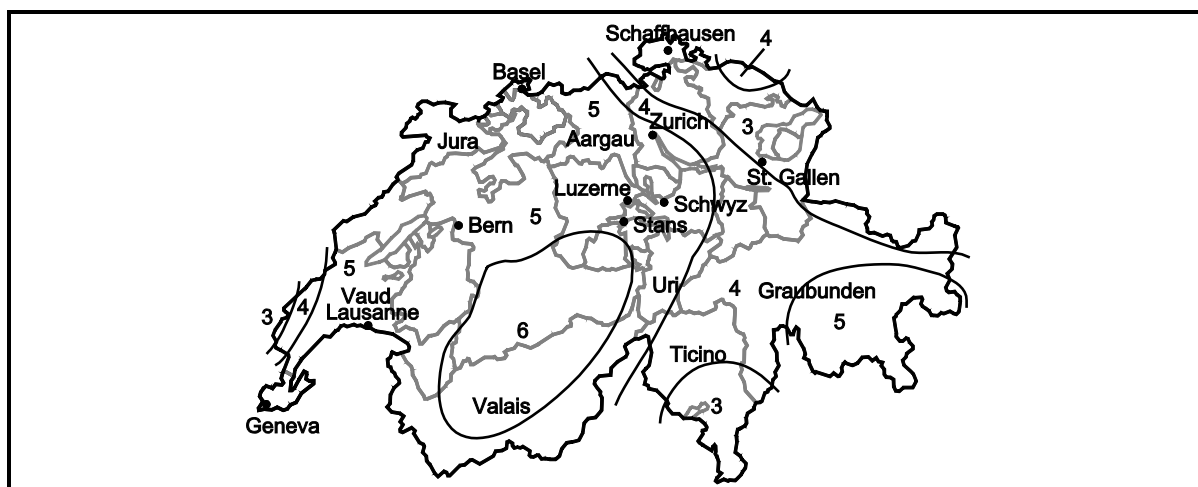
Sabadell.....	3	Arnedo	3
Tortosa	3	Cornago	3
Vich/Vic.....	3	Logrono.....	3
Castilla-La-Mancha.....	1,2,3,4	Najera	2
Albacete.....	2	Puerto de Piguerras	2
Alcazar de S. Juan	1	Madrid	1
Ciudad Real.....	2	Alcalá de Henares	1
Cuenca	2	Arahjuez.....	1
Daimel	2	El Escorial	1
Guadalajara.....	1	Madrid	1
Molina de Aragon	3	Murcia.....	4
Puertollano	3	Cartagena	4
Sigüenza.....	2	Caravaca.....	4
Talavera.....	2	Lorca	4
Toledo.....	1	Murcia	4
Valdepeñas.....	3	Navarra.....	2,3,4
Castilla-Leon	1,2,3	Allo	3
Auila.....	1	Escaroz	4
Burgos	2	Irunea/Pamplona	3
Ciudad Rodrigo.....	2	Ochagavia.....	4
Leon.....	1	Tafalla	3
Palencia.....	1	Tudela.....	2
Ponferrada.....	2	Pais Vasco/Euskadi.....	2,3
Salamanca.....	2	Baracaldo.....	3
Sequoia	1	Bilbo/Bilbao	3
Valladolid	1	Carranza	2
Zamora	2	Donostia/S. Sebastian	3
Extremadura	2,3,4,5	Gasteiz/Vitoria	3
Alcantara	3	Vitoria/Gasteiz	3
Badajoz	3	Valencia.....	2,3,4
Caceres	3	Alacant/Alicante	4
Jaraiz	2	Alcoi/Alcoy	4
Jerez de los		Bel.....	2
Caballeros.....	4	Benicarló	2
Merida.....	3	Benidorm.....	4
Monesterio.....	4	Buñol.....	3
Olivenza.....	4	Castello/Castellon	2
Plasencia	3	Cullera.....	4
Galicia	2,3	Elda.....	4
Acoruña/La Coruna.....	2	Elx/Elche	4
Cabo Fisterra	2	Moncófar	3
Lugo	2	Sagunto.....	4
Ourense/Orense	3	Islands	3,4
Pontevedra.....	3	Ibiza	4
Santiago.....	3	Mallorca	3
La Rioja.....	2,3	Menorca.....	3
Alfaro	3		

Sweden



Hazard Zones	2,3
Cities:	
Göteborg	3
Jönköping	3
Motala	2
Örebro.....	2
Stockholm.....	2

Switzerland

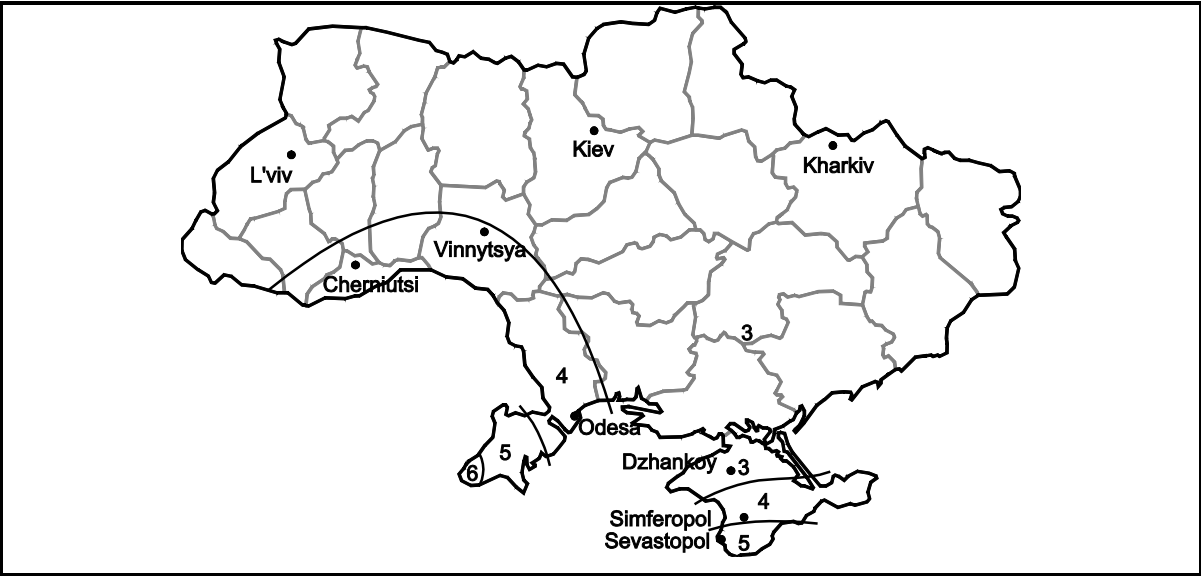


Hazard Zones 3,4,5,6

Cities:

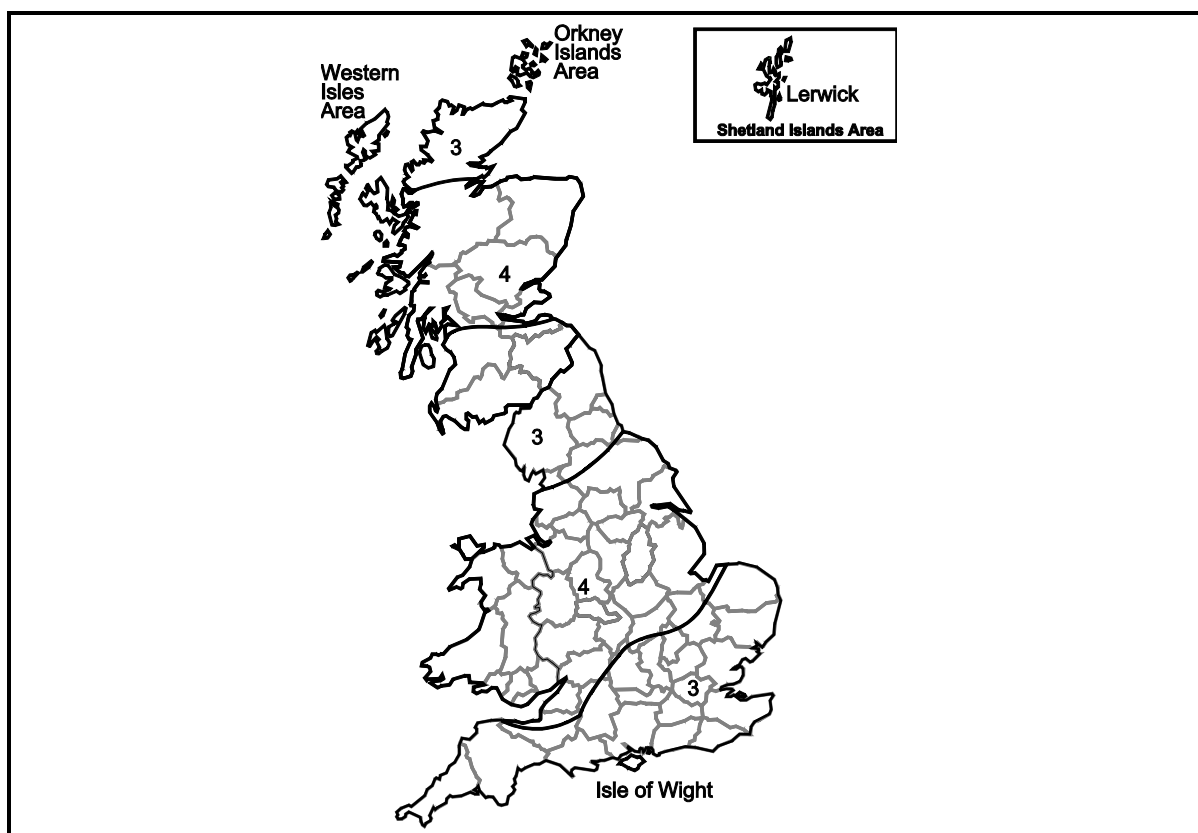
Aigle.....	5	Martigny.....	5
Altdorf.....	5	Meiringen.....	6
Altstätten.....	3	Montana.....	6
Appenzell.....	3	Monthey.....	5
Arbon.....	4	Montreux.....	5
Baden.....	5	Murren.....	6
Basel.....	5	Neuchâtel.....	5
Bellinzona.....	3	Rheinfelden.....	5
Bern.....	5	Rorschach.....	4
Brig.....	6	Saas-Fee.....	6
Brunnen.....	5	Schaffhausen.....	5
Buchs.....	3	Schwyz.....	5
Bulle.....	5	Sierre.....	6
Chateau d'Oex.....	6	Sion.....	6
Crans.....	6	Solothurn.....	5
Einsiedeln.....	5	St. Gallen.....	3
Engelberg.....	6	St. Julien.....	5
Fribourg.....	5	St. Maurice.....	5
Geneve (Geneva).....	5	Stans.....	5
Gex.....	3	Thun.....	5
Grindelwald.....	6	Verbier.....	6
Gruyeres.....	5	Versoix.....	5
Gstaad.....	6	Vevey.....	5
Herisan.....	3	Villars.....	5
Interlaken.....	6	Visp.....	6
Kreuzlingen.....	4	Wengen.....	6
Lausanne.....	5	Winterthur.....	4
Liestal.....	5	Yverdon.....	5
Locarno.....	3	Zermatt.....	5
Lugano.....	3	Zurich.....	5
Luzern.....	5		

Ukraine



Hazard Zones	3,4,5,6
Cities:	
Cherniutsi	4
Dzhankoy.....	3
Kharkiv.....	3
Kiev.....	3
L'viv	3
Odesa	4
Sevastopol	5
Simferopol.....	4
Vinnytsya	4

United Kingdom



Hazard Zones 3,4

Earthquake source zones of Great Britain remain largely uncertain at this time. Current investigations suggest an overall low seismicity for the tectonic region with local variations. AXA XL Risk Consulting has adopted zonation based upon broad regional effects consistent with insurance industry-wide guidelines.

England 3,4

Zone 3

Within a broad band across central England, south of a line from Kings's Lynn on the east coast, southwest and including Peterborough, Rugby, Southam, Shipston-on-Stour, Tetbury, Bath, Taunton, then arcing out to the Bristol Channel near Lynmouth, to the English Channel north of a line from the northeast coast near and including Middleborough, southwest and including Stockton-on-Tees, Scotch Corner, Richmond, and southwest to and including Lancaster, to Glasgow and Edinburgh, Scotland. The region between (Central England) is Zone 4

Principal Cities:

Basildon 3
Bath 4

Birmingham 4
Blackpool 4
Boston 4
Bradford 4
Bristol 4
Cambridge 3
Canterbury 3
Cheltenham 4
Coventry 4
Doncaster 4
Dover 3
Folkestone 3
Gloucester 4
Grantham 4
Ipswich 3
Kingston-Upon-Hull 4
Lancaster 3
Leeds 4
Leicester 4

United Kingdom (Cont'd.)

Lincoln	3
Liverpool	4
London	3
Maidstone	3
Manchester	4
Middlesbrough	4
Newcastle	3
Northampton	3
Norwich	3
Nottingham	4
Oxford	3
Peterborough	4
Plymouth	3
Scarborough	4
Sheffield	4
Southampton	3
Southend -on-Sea	3
Sunderland	3
Swindon	3
Taunton	3
Wolverhampton	4
Worcester	4
York	4
Scotland	3,4
Zone 4	
Within a broad band across central Scotland, bounded on the south by a line begining at the North Sea coast and extending in west in an arc just south of an and including East Linton, Edinburgh to just offshore of and including Largs, thence, south through the Firth of Clyde. Bounded on the north by a line extending from the North Sea coast just north of and including Inverness, thence westward across Highland just north of and including Bingwall, Achnasheen and Torridon.	

Principal Cities:	
Islands	3,4
Arran	4
Coll	4
Islay	4
Isle of Man	3
Jura	4
Mull	4
Orkney	3
Outer Hebrides	3
Shetland Islands	4
Western Isles	3
Aberdeen	4
Dumfries	3
Dundee	4
East Linton	4
Edinburgh	4
Falkirk	4
Glasgow	3
Inverness	4
Kirkcaldy	4
Oban	4
Perth	4
Stirling	4
Wick	3
Wales	4
Cardiff	4
Newport	4
Port Talbot	4
Swansea	4

Yugoslavia



Hazard Zones 4,5,6

Cities:

Belgrade	6	Pirot.....	6
Cacak	4	Pristina.....	5
Kraljevo.....	4	Prizren.....	5
Niksic	5	Vrenje.....	5
Novi Sad	5		