

**ABSTRACT**

An earthquake, fire and wind resistant pre-fabricated building panel comprises a plurality of frame members. The frame members are connected together to form a frame lying in a frame plane, the frame defining a perimeter of the panel, the perimeter bounding an interior portion of the panel. At least some of the frame members are biased inwardly, generally in the frame plane, towards the interior portion of the panel. A first solidified castable substance is cast in the interior portion of the frame, between the frame members. A three-dimensional structure such as a house is formed by connecting the panels together. The connections absorb and distribute seismic forces to the entire three-dimensional structure and the biased frame members act to absorb residual seismic forces reaching the individual panels. The castable substance and biased frame members permit the panel to withstand both positive and negative loading and render the panel fire resistant.