



The efficiency edge for commercial property underwriting



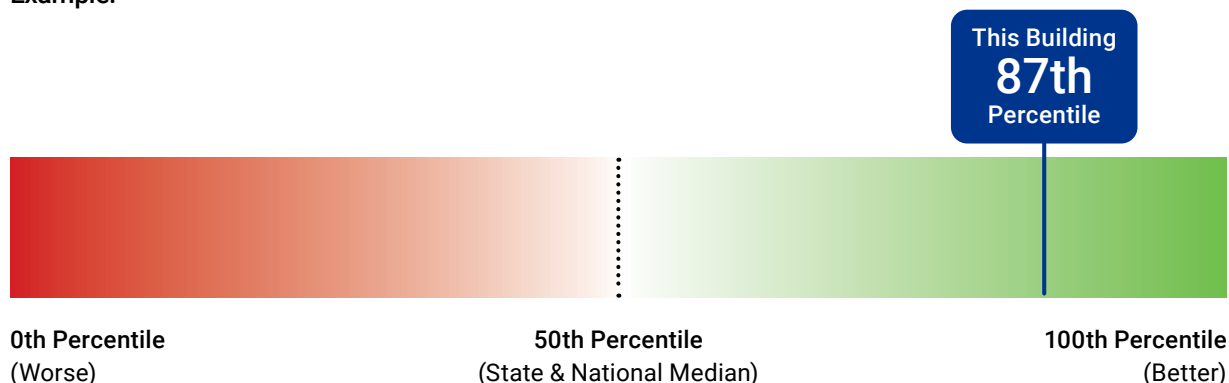
Gain valuable insight with the Relative Hazard Percentile (RHP)

As a commercial underwriter, you face constant pressure to work faster and more efficiently, all while maintaining underwriting discipline. Find the edge you need with Verisk's Relative Hazard Percentile (RHP).

Objective, Data-Driven Risk Evaluation

The RHP uses an advanced engineering formula to objectively evaluate a building's risk based on its Construction, Occupancy, Protection, and Exposure (COPE) characteristics. Benchmarked against similar properties nationwide within 23 occupancy groupings, the RHP provides a clear, reliable rating on a scale of 1–100.

Example:



The target risk is in the **87th** percentile, which indicates it has risk characteristics **more favorable** than 87% of the risks within the same occupancy grouping in the ProMetrix database.

The RHP can help you:



Streamline risk selection

Instantly rank a property against other properties within the appropriate occupancy grouping for a clear and efficient understanding of risk quality. An enhanced triage process can greatly improve your underwriting workflow.



Optimize resource allocation

Confidently allocate underwriting resources to the properties that warrant the deepest review, while fast-tracking lower-risk submissions. This targeted approach can boost your operational efficiency and profitability.



Make decisions with confidence

The RHP isn't just a number. It comes with detailed distribution charts that reveal the drivers behind the score—so you can make informed, data-driven decisions you can stand behind.



Experience the RHP advantage

Get the efficiency edge you need in today's competitive commercial market. Discover the value of the Relative Hazard Percentile, available now through select ProMetrix® commercial building reports.



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