Benchmark® Smoke History Report

Date of Report:	**August 13, 2026 13:46 PDT**
Claim Details:	
Property Address:	922 Gayley Ave, , Los Angeles, CA
ZIP Code:	90024
Claim Number:	
Date of Loss:	1/17/25
Cause of Loss:	
Assignment Date:	None
Report Period:	19 Jul 2024 - 18 Jul 2025

Agent/Adjuster Name:	Verisk Weather Solutions
Address:	123 requestor st, req_city, WY 12345
Phone:	000-000-0000
Email:	sample@verisk.com
Latitude:	34.063095
Longitude:	-118.448008

Summary: A significant smoke event did not occur within 1 mile of the address on the date inquired. There was an accumulated smoke concentration of 200.0 μg/m³ on January 12, 2025; i.e., 5 days after the reported date of loss.

Smoke History Analysis From Benchmark® Database

Date	At Property Address		Within 1 Mile	
	Max Smoke (μg/m³)	Sum Smoke (μg/m³)	Max Smoke (μg/m³)	Sum Smoke (μg/m³)
17-Jan-25	<50	<200	<50	<200
12-Jan-25	<50	<200	<50	200
11-Jan-25	100	500	250	500
10-Jan-25	100	1000	250	2000
9-Jan-25	100	500	250	1000
8-Jan-25	<50	<200	100	500
10-Nov-24	<50	200	<50	200
9-Sep-24	<50	200	50	200
8-Sep-24	<50	200	50	200

This report documents the maximum and sum value of smoke over a twenty-six week period before and after the date of loss at the property and within 1 mile of the property. Max smoke indicates maximum smoke concentration on that day, while sum smoke indicates the sum of smoke concentration on that day. A significant smoke event is defined by 50 μg/m³ of max smoke or 200 μg/m³ of sum smoke.

This report is powered by the Benchmark® natural hazard history database. To learn more about the information in this report, please visit https://www.verisk.com/Benchmark

Benchmark® Smoke History Report

Measure	Units	Description	High	Moderate	Low
Max Smoke	µg/m^3	Indicates maximum concentration over the calendar day. Moderately damaging max smoke occurs when concentrations exceed 500 µg/m^3.	>1,000	500	50
Sum Smoke	µg/m^3	Indicates sum of smoke concentration over the calendar day. Moderately damaging sum smoke occurs when concentrations exceed 5,000 µg/m^3.	>10,000	5,000	200

Benchmark® Weather History Reports

Benchmark® data has been demonstrated to align with the occurrence of severe weather. We regularly review its accuracy and calibrate our algorithms using industry claims data and other sources of ground-truth to maximize performance. Benchmark® processes high resolution datasets from sources such as radar, numerical weather models, and lightning networks using models and proprietary algorithms developed by our advanced-degreed meteorologists and scientists. We ingest data from the WSR-88D radar network incorporating polarimetric variables to derive the most accurate representation of the weather. At Verisk, we create hazard indices that specifically pertain to the insurance industry and their service partners.

Verisk provides software, data, and analytics for enterprise weather risk management. Insurers can apply these solutions to help improve customer service, achieve more accurate risk selection, and reduce claims cycle time. Manufacturers, distributors, and retailers rely on Verisk to accelerate revenue growth through more accurate forecasts of product demand and to promote stable operations by helping mitigate supply chain risk.

Product Notice

This report may be used for the specific address of interest and may not be used for any other address or location. This report is intended for the sole use of the customer(s) named herein. Each customer agrees not to copy, distribute, disseminate, transfer, assign, license, or in any way or form make this report and/or the data available to any third party for any use whatsoever, without the expressed written consent of Insurance Services Office, Inc. (ISO™). Use of this report and the information contained therein is subject to and deemed to be assent to the ISO Terms of Use available at http://www.xactware.com/eula

By using this Verisk Weather report, you agree not to modify, forge, alter, reorder, obscure, manipulate, misrepresent or augment the reports provided by Verisk Weather, or any of the data contained therein or other components thereof (including any notices, indicators of origin, qualifications, disclaimers and security features), or use any of the foregoing in connection with any misrepresentation or fraud. In the event Verisk suspects that you have violated the forgoing, (a) Verisk may immediately terminate your access to the Verisk Weather reports and (b) Verisk reserves the right to report suspicions and all information Verisk deems relevant to law enforcement agencies, regulatory authorities, insurance carrier customers, other Verisk customers, other Verisk personnel and others Verisk determines to be relevant to such, and you hereby consent to, and hold Verisk harmless with respect to, all such disclosures.