ProMetrix | Verisk Insurance Solutions Commercial Property

Building Overview Report

Commercial building data you can count on

When you're underwriting a commercial building, you need reliable, up-to-date information to make sound risk management decisions. Now, through ProMetrix®, you can get building information for the vast majority of commercial properties in the United States. Verisk's Building Overview Report gives you insight into the accuracy of municipal data that you can use to evaluate buildings not yet surveyed by Verisk field representatives.

You'll get:

- an assessment of the accuracy of the reported building square footage using Verisk-calculated percentages for key areas of the building
- the percentage of buildings where the number of stories reported in the public records database matches what's in the ProMetrix commercial property database
- the percentage of buildings for which the construction type reported by a municipality matches the ISO construction class

The Building Overview Report also gives you:

- a Property Characteristics Report with public records data on tax and market sale information, location and site information, and specific property characteristics
- LOCATION® Public Protection Classification (PPC™)
- LOCATION territory codes for commercial property, commercial auto, and Group II zones
- LOCATION building code information with Building Code Effectiveness Grading Schedule (BCEGS®) classifications and the year the codes became effective
- LOCATION wind information, including distance to ocean or gulf, distance to nearest body of water, and names of the bodies of water
- LOCATION crime information with past, current, and forecasted crime scores for eight crime types, aggregate crimes against persons and property, and overall crime risk
- an InfoUSA Business Report, with detailed information on up to four building occupants
- photos of the front and back of the building
- aerial imagery of the building (when available)

More about the Building Overview Report

The ProMetrix database contains site-verified information for about 3.5 million commercial buildings. We use the database as a benchmark to compare our site-verified data with public records to determine the accuracy and completeness of the public data and provide metrics so you can gauge its usability for underwriting and rating.

For example, we calculate the percentage of buildings for which the information in the public records database matches the square footage in our database, plus or minus 10 percent. You can make informed decisions about the value of the public records data since you can better measure its accuracy.

High-resolution aerial imagery

Taken at an elevation of 2,500 feet and with an outstanding 4-inches-per-pixel resolution, aerial images give you north, east, south, and west views of the building and a top-down view.

The report images can help you:

- gather complete visual information on the property and structure
- determine exposure to hazards such as brush, fuel, and coastline
- identify external and adjacent exposures surrounding the property
- examine roof detail in different views, which may reveal problems you can't see from the ground
- view the highlighted property parcel boundaries clearly
- assess risks such as attractive nuisances, property condition, and general neighborhood characteristics

Report benefits

The Building Overview Report:

- minimizes your concerns about the accuracy of public records data by providing an intelligent comparative score
- increases your property search success rate in the ProMetrix database
- improves your overall efficiency by bundling the information you need — all from a single Verisk system — to support your rating and underwriting processes

ProMetrix web delivery

The Building Overview Report is available through the ProMetrix system. Our web-based system delivers reports quickly and efficiently in a format that's easy to read and printer-friendly. You can save or send completed reports electronically and get delivery of multiple reports with a single order. If you decide to order additional underwriting reports, such as an Estimated Loss Cost Quote Report or Estimated Replacement Cost Report, you'll be able to switch seamlessly among them. It's like having an online file cabinet at your instant disposal — with information on virtually every commercial building and the businesses in them.

Providing detailed property characteristics for effective underwriting

Building information
Here you'll find the building's full address and the ISO Risk ID assigned to the property.

Building photos

BUILDING OVERVIEW REPORT

BUILDING INFORMATION

500 MILE RD
SOMERSET, NEW JERSEY, 08873
County : SOMERSET

ISO Risk ID : 21 NJ51 058601

BUILDING FRONT PHOTO

Report continued on next page…

Aerial Photos

Assessment of Property Characteristics

The Assessment of Property Characteristics uses a match frequency model to represent the accuracy of building data collected by municipalities compared with building data collected by Verisk field representatives.

Total building area

For different areas of the building, you'll get reported square footage and the Verisk-calculated match frequency.

Number of stories

You'll get the reported number of stories and a Verisk-calculated match frequency.

Construction type to ISO construction class

You'll get the reported construction type, the equivalent ISO construction class, and the percentage of time that the municipal construction type matches the ISO construction class.

Property Characteristics Report

The report provides the following municipal data:

- owner information
- lot and block, parcel number, and school district
- owner transfer information
- last market sale information, including pricing, title company, and deed type
- prior sale information
- site information, including zoning, lot size, topography, and water type
- tax information
- property characteristics, including information on building areas, garage and basement, patio and pool, and roof and floor

AERIAL PHOTOS

North

East

South

Overhead

ASSESSMENT OF PROPERTY CHARACTERISTICS COLLECTED BY MUNICIPALITIES

TOTAL BUILDING AREA

Total Building Area	Reported Square Footage	Match Frequency (Square Footage Range +/-10%)
Gross Area	38,762	75%

NUMBER OF STORIES

Reported Number of Stories	Match Frequency
2	85%

CONSTRUCTION TYPE TO ISO CONSTRUCTION CLASS

Reported Construction Type	Equivalent ISO Construction Class	Match Frequency
FRAME	1-Frame	84%
	2-Joisted Masonry	12%
	3-Non-Combustible	2%

PROPERTY CHARACTERISTICS REPORT

Owner Information:

Owner Name:	JOHNSTOWN WEST LLC / BANK OF AMERICA		
Mailing Address:	PO BOX 666, PENNINGTON, NJ		
Phone Number:		**Vesting Codes:**	

Location Information:

Legal Description:	T1N, R10E, SEC 8 W 214 FT OF E 942.3 FT OF N 347.5 FT OF NE 1/4 OF NE 1/4, ALSO W 214 FT OF E 728.3 FT OF N 347.5 FT OF NE 1/4 OF NE 1/4 3.42 A 1-19-01 FR 003 & 004		
County:	SOMERSET, NJ	**Assessor's Parcel Number:**	24-08-226-123
Census Tract/Block:	1590.00/1	**Alternate Assessor's Parcel Number:**	2408226123
Township-Range-Sect:	1N1008	**Subdivision:**	
Legal Book/Page:		**Legal Lot:**	
Tract #:		**Legal Block:**	
School District:	SOMERSET	**Market Area:**	08873
Munic/Township:	FRANKLIN TWP	**Neighbor Code:**	

Owner Transfer Information:

Recording/Sale Date:	06-04-2003 / 04-24-2003	**Deed Type:**	ASSUMPTION OF LEASE
Sale Price:		**1st Mtg Document #:**	29467836-888
Document #:	29345436-111		

Last Market Sale Information:

Recording/Sale Date:	07-06-2000 /	**1st Mtg Amount/Type:**	
Sale Price:	$200,000.00	**1st Mtg Int. Rate/Type:**	
Sale Type:		**1st Mtg Term:**	

Prior Sale Information:

Prior Rec/Sale Date:		**Prior Lender:**	
Prior Sale Price:		**Prior 1st Mtg Amt/Type:**	

Site Information:

Acres:	3.09	**County Use:**	BUSINESS IMPROVED	**Lot Area:**	134600.4
State Use:	COMMERCIAL	**Lot Width/Depth:**		**Site Influence:**	
Usable Lot:		**Sewer Type:**	PUBLIC SERVICE	**Res/Comm Units:**	12/2
Lot Shape:		**Topography:**	FLAT/LEVEL	**# of Buildings:**	2

Tax Information:

Total Value:	$1,932,370.00	**Assessed Year:**	2013	**Property Tax:**	$93,524.23
Land Value:		**Improve %:**		**Tax Area:**	SOMERSET

Property Characteristics:

Gross Area:	38762	**Parking Type:**		**Construction:**	FRAME
Liv Area:	38762	**Gar Area:**		**Heat Type:**	RADIANT
Tot Adj Area:		**Garage 2 Area:**		**Heat Fuel:**	
Grnd Area:	19408	**Garage Capacity:**		**Parcel Fuel:**	ELECTRIC

Report information condensed. Sample illustration only.

Report continued on next page…

Detailed LOCATION® data

- Public Protection Classification (PPC™) code
- territory codes
- Building Code Effectiveness Grading Schedule (BCEGS®) classification
- wind information
- CAPRisk™ crime information

LOCATION ® Public Protection Classification

Public Protection Class: 4

LOCATION ® Territory Codes

ISO Commercial Property Territory	- 180
ISO Commercial Group II Zone	- TERRITORY I
ISO Commercial Auto Territory	- 125

LOCATION ® BCEGS ® - Commercial

Year	Jurisdiction	BCEGS
1997	FRANKLIN TS	04
2002	FRANKLIN TS	04
2008	FRANKLIN TS	02

LOCATION ® Wind - Detailed

Distance to Ocean or Gulf:	25 mi to less than 30 mi	ATLANTIC OCEAN
Distance to Nearest Body of Water:	10 mi to less than 15 mi	RARITAN BAY

LOCATION ® CAPRisk ™ Crime Information - Commercial (Range: 1 - Low, 10 - High)

	Current	Past	Forecasted
CAPRisk ™ Index (1 Low - 10 High):	6	6	7
Arson:	6	6	6
Auto Theft:	5	5	5
Robbery:	7	6	7

InfoUSA Business Details Report

This section provides business-specific information to help identify and verify information on a potential occupant:

- name of business
- primary contact name and phone number
- business operation classification based on SIC and NAICS coding
- sales volume
- estimated number of employees
- other businesses in the building

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BUSINESS REPORT

BUILDING INFORMATION

Primary Address
500 MILE RD
SOMERSET, NEW JERSEY, 08873
County : SOMERSET

Number of businesses at address : 18

Company Name - PULLIN DENTAL ASSOC - Primary Business

Business Address:	500 MILE RD, SOMERSET, NJ 08873		
Contact:	MORY MOLAR	**Title:**	Partner
Phone Number:	908-555-1212		
Type of Business:	FIRM		
Web Address:	WWW.PULLINDENTAL.COM	**InfoUSA ID:**	456123789
Primary Business:	DENTISTS	**SIC:**	802101
NAICS:	62121003		
Sales Volume:	$1,000,000-2,499,000	**Total Employees:**	5-9

Company Name - LOWE & LOWE - Primary Business

Business Address:	500 MILE RD, SOMERSET, NJ 08873		
Contact:	BILL LOWERMAN	**Title:**	Partner
Phone Number:	908-555-2323		
Type of Business:	FIRM		
Web Address:	WWW.LOWELOWERMAN.COM	**InfoUSA ID:**	123456789
Primary Business:	ATTORNEYS	**SIC:**	811103
NAICS:	54111002		
Sales Volume:	$1,000,000-2,499,000	**Total Employees:**	5-9

Other Businesses at Location

- ADVOCATES FOR SINGLES
- BRKLN BRDGE PROPERTIES
- PARK AVENUE SPECIALTIES
- YANKEM DENTAL ASSOC
- MURPHY & MURPHY
- MCCARTNEY MUSIC LESSONS
- LARRY QUICK CPA
- MEDISTUFF INC
- PEARLY WHITE ORTHOPEDICS

For more information about Verisk's Building Overview Report

Call Verisk Customer Support at 1-855-859-8775 or send e-mail to info@verisk.com. Or contact your Verisk representative. For information on all Verisk products, visit us at **www.verisk.com.**

Verisk Insurance Solutions™ | ISO® | AIR WORLDWIDE® | XACTWARE®

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