

## Building Underwriting Report

*There's more to your risk  
than meets the eye*



**When** you're underwriting a commercial property, you need information on the characteristics of the building. Verisk's Building Underwriting Report gives you the details you need to make accurate and cost-effective decisions for any property in the ProMetrix® commercial property database. How does the building compare with similar ones? What materials have the builders used? Are there hazards at the property? What fire safeguards exist? The Building Underwriting Report gives you an inside view of a building's construction, occupancy, hazards, and fire protection.

### Details for better underwriting decisions

You'll find many details in the Building Underwriting Report. For example, the property has a sprinkler system, but it isn't properly designed. The roof is 100 percent fire-resistant, but not the floors. Occupants span several industries, and half are restaurants with cooking hazards. You can use the report to provide recommendations to your insured for reducing hazards and improving protection deficiencies at the property, resulting in better insurance rates and a building better able to withstand potential loss.

### Accessing reports has never been easier

The Building Underwriting Report is available through the web-based ProMetrix system, delivering reports quickly, efficiently, and in a print-friendly format. You can save or send completed reports electronically and get delivery of multiple reports with a single order. If you decide to order other ProMetrix underwriting reports, such as a Rating Survey Detail Report, Estimated Replacement Cost Report, or Sprinklered Property Report, you can switch seamlessly

among all of them. It's like having an online file cabinet — with information on about 3.5 million commercial buildings and more than 6 million businesses — at your fingertips. You can download reports as XML data elements for easy integration into your automated workflow systems and customize the information for your own reporting format.

### Report supplements add value

The ProMetrix database contains diagrams and front, rear, and high-resolution aerial photographs for many of our listed buildings. When you order a Building Underwriting Report, we include PhotoPak™, a Relative Hazard Grading (RHG), a Probable Maximum Loss (PML) Report, InfoUSA Detailed Business Reports for up to four occupants, and a Property Characteristics Report. The PML Report gives you estimates of both the PML and MFL (Maximum Foreseeable Loss) for each building and occupancy. The Building Underwriting Report includes information from our LOCATION® databases:

- commercial territory codes — commercial property, commercial auto, and Group II zones
- commercial building code information — Building Code Effectiveness Grading Schedule (BCEGS®) classifications, along with the year the codes became effective
- wind information — distance to ocean or gulf, distance to nearest body of water, and names of the bodies of water
- crime information — past, current, and forecasted crime scores for eight crime types, aggregate crimes against persons, aggregate crimes against property, and an overall crime risk score

# Providing the building blocks for effective underwriting

## Building information

Here you'll find the building's full address and the date the Verisk field representative surveyed the property. The report also includes the year built for many of the properties.

## Building images

The report includes front and rear photos of the building and high-resolution aerial imagery when available.

## RHG — How well does the property stack up?

The Relative Hazard Grading bar graph helps you evaluate the building's features. The grading uses a sliding scale to rate a building's construction, occupancy, protection, and exposure. You can instantly see how a particular property's grading compares with the average profile of similar structures state and countrywide in our ProMetrix database of more than 3.5 million buildings.

## Public Protection Classification (PPC™)

- PPC code
- corresponding fire district for the risk location
- indication if risk is in a subscription fire district
- dwelling PPC code and state-specific information

## Building/occupancy summary

The summary presents an overview of building and occupancy information available in all of the report's sections. Information at a glance includes:

### Construction

- construction class with definition
- height in stories and number of basements
- total floor area

### Occupancy

- total number of occupants
- occupants by industry grouping with number of occupants in each group, percent of building area occupied by each group, and a yes/no indication of hazards for each group

### Fire protection

- sprinkler information, including credit applied
- additional protection features, such as extinguishers and alarms
- sprinkler grading, a score based on a 100-point scale reflecting the adequacy and condition of the automatic sprinkler system (You can also order an Automatic Sprinkler Grading Report, which provides full details of the evaluated features and how we grade them.)

### BUILDING UNDERWRITING REPORT



---

#### ● BUILDING INFORMATION

SMITHEE VOCATIONAL (25) 1000 TURNPIKE WEST WINTER GARDEN, FLORIDA 34787 County : ORANGE	<b>ISO Risk ID :</b> 09 FL99 244707 <b>On-Site Survey On :</b> 09/2013 <b>Schedule Applied Date :</b> 09/06/2013 <b>Year Built:</b> 2005
--	---

---

#### ● BUILDING FRONT PHOTO

FRONT OF BUILDING
REAR OF BUILDING

---

#### ● RELATIVE HAZARD GRADING

<b>Occupancy:</b> NON-MANUFACTURING - SERVICE	<b>Building Fire Protection:</b> SPRINKLERED
--	---

<b>This Building</b>	2.6		
<b>State Average</b>	4.3		
<b>ProMetrix Database Average</b>	5.0		

---

#### ● PUBLIC PROTECTION CLASSIFICATION

Public Protection Class : 04

---

#### ● BUILDING/OCCUPANCY SUMMARY

<b>Construction Class :</b> 4(MASONRY NON-COMBUSTIBLE) 2 STORIES WITH NO BASEMENT  <b>Total Floor Area :</b> 103,038 sq. ft.	<b>Building Fire Protection:</b> SPRINKLER SYSTEM INSTALLED - RECEIVING CREDIT SPRINKLER GRADING = 81 EXTINGUISHER CREDIT APPLIES
---	---

**Occupancy - Number of Occupants :** 1

	Number	% of Area	Hazards
Habitational			
Mercantile			
Restaurants			
Vacancies			
Offices			
Non-Manufacturing	1	100.0	YES
Manufacturing			
Building Services			

**Overall Combustibility :** 3(MEDIUM)

Report continued on next page...

## Construction details

This section details all of the building's physical specifications. You get information on composition, fire resistance, and support for walls, roofs, and floors, as well as pertinent construction information. Verisk presents the technical information in an easy-to-read language and format along with supporting numbers, such as square footage per floor and the percentage of the building made of various building materials.

## Building fire protection details

Protection information describes fire safeguards at the property, including:

- extinguishers
- alarms
- sprinklers
- standpipes and hoses
- watchmen

## Occupancy details

The occupancy section displays a separate listing for every occupant. Each listing shows:

- occupant number and description
- information on sprinkler and extinguisher credits
- floor level and square footage
- a numerical ranking of combustibility and susceptibility to fire
- occupancy hazards

## General building comments

This section displays additional information, including date of construction and details of data in other sections, when necessary for a complete description of the building's rating characteristics.

## Detailed LOCATION data

- territory codes
- BCEGS classification
- wind information
- CAPRisk™ crime information

### CONSTRUCTION DETAILS

This section defines the types of construction materials used in the walls, roof(s) and floors of the building, in addition to their combustibility and fire resistance. The square footage for each level of the building is defined. The specifics of the fire protection features of the building are also identified.

This information has been collected as a result of an on-site review of the building by an ISO field survey representative, who has undergone extensive training and testing to ensure that a high standard of accuracy is ensured for each building survey.

**WALLS :** 87.0% MASONRY - REINFORCED CONCRETE 12 INCHES THICK  
 13.0% MASONRY - INCLUDING HOLLOW MASONRY BLOCKS 8 INCHES THICK  
 COLUMNS IN MASONRY WALLS  
 12.0% OF THE NON-BEARING MASONRY WALLS CONTAIN UNPROTECTED METAL

### BUILDING FIRE PROTECTION DETAILS

PORTABLE EXTINGUISHER CREDIT  
 GRADED AS SPRINKLERED WITH A SPRINKLER GRADING OF 81  
 CENTRAL STATION ALARM WITH COMPLETE SUPERVISION AND WATERFLOW COVERAGE

### OCCUPANCY DETAILS

This section provides information on the occupants and type of business operations for each occupant of the building, along with the total square footage each maintains within the building. Also included are specifics on fire protection for each occupant, as well as an identification of combustibility and susceptibility to fire damage for the contents of each occupant.

#### Occupancy# 015 VOCATIONAL TRADE SCHOOL - SPRINKLER CREDIT APPLIED

FLOOR LEVEL 1 IS 63,363 SQ FT ;SPRINKLERED;EXTINGUISHER  
 FLOOR LEVEL 2 IS 39,675 SQ FT ;SPRINKLERED;EXTINGUISHER  
 COMBUSTIBILITY: 3(MEDIUM) SUSCEPTIBILITY: 3(MEDIUM)  
 OVER 10 GAL OF TYPE I LIQUIDS  
 TYPE I LIQUID HANDLING  
 COOKING IN STUDENT CAFETERIA  
 NONSTD METAL HALIDE LIGHTING  
 WOODWORKING SHOP

### GENERAL BUILDING COMMENTS

SPRINKLER SYSTEM SUPERVISED BY AXEN MONITORING FOR WATERFLOW AND VALVE TAMPER. QUARTERLY SPRINKLER INSPECTIONS AND ANNUAL TESTING CONDUCTED BY SAMPSON SPRINKLER SERVICE.

EXTERIOR WALLS OF THE TWO-STORY SECTION ARE 12" CONCRETE MASONRY UNITS REINFORCED WITH REBAR. THE ONE STORY SECTION IS 8" HOLLOW CONCRETE BLOCK WITH UNPROTECTED STEEL SUPPORTS.

ROOF ASSEMBLY FOR BUILDING IS UL90 CERTIFIED WITH SELF-ADHERING POLYMER MODIFIED BITUMEN UNDERLAYMENT SERVING AS SECONDARY WATER BARRIER.

INSTITUTIONAL COOKING IN SCHOOL CAFETERIA WITH HOOD AND EXHAUST SYSTEM FULLY PROTECTED BY ANULS R-102 UL 300 COMPLIANT AUTOMATIC FIRE EXTINGUISHING SYSTEM, LAST SERVICED 8/13/2013 BY INTERSTATE FIRE CONTROL. THE HOOD AND DUCT EXHAUST SYSTEM RECEIVES QUARTERLY MAINTENANCE AND CLEANING.

RISK IS VOCATIONAL TRADE SCHOOL WITH WOODWORKING AND AUTO REPAIR SHOP FACILITIES. THE WOOD SHOP HAS COMMERCIAL BAND SAWS, BELT SANDERS, JOINERS AND MORTISERS, ALL CONNECTED TO STANDARD DUCT COLLECTION

### DETAILED LOCATION® DATA

#### BUILDING INFORMATION

SMITHEE VOCATIONAL (25) **ISO Risk ID :** 09 FL99 244707  
 1000 TURNPIKE WEST **On-Site Survey On :** 09/2013  
 WINTER GARDEN, FLORIDA 34787 **Schedule Applied Date :** 09/06/2013  
 County : ORANGE

#### LOCATION® Territory Codes

**ISO Commercial Territory Code** - 486  
**ISO Group II Zone - Commercial** - INLAND ZONE 4  
**ISO Commercial Auto Territory Code** - 105

#### LOCATION® BCEGS® - Commercial

Year	Jurisdiction	BCEGS
1996	WINTER GARDEN	02
2001	WINTER GARDEN	02
2009	WINTER GARDEN	04
2012	WINTER GARDEN	04

#### LOCATION® Wind - Detailed

**Distance to Ocean or Gulf:** 30 mi and greater  
**Distance to Nearest Body of Water:** 30 mi and greater

#### LOCATION® CAPRisk™

LOCATION® CAPRisk™ Crime Information helps you identify the potential risk of personal and commercial crimes for specific addresses anywhere in the United States. The reports reflect past, current, and forecasted crime indices for ten crime types, as well as an overall crime-risk score.

Crime scores are based on crimes reported in an area surrounding the risk. For commercial crime scores, the area analyzed extends out three miles from the risk location or the distance required to include a population of

### Probable Maximum Loss Report

The PML report includes estimates of PML and MFL for the building and its occupants. PML is an estimate of the largest loss that a building or a business in the building is likely to suffer because of a single fire if existing mitigation features operate as designed. MFL is an estimate of the largest fire loss likely to occur if a key loss reduction system fails.

PROBABLE MAXIMUM LOSS REPORT			
<b>Building (Line # 010):</b>	SMITHEE VOCATIONAL (25)	<b>Probable Maximum Loss</b>	<b>Maximum Foreseeable Loss</b>
		13%	25%
<b>Occupant/Content (Line # 015):</b>	VOCATIONAL TRADE SCHOOL	<b>Probable Maximum Loss</b>	<b>Maximum Foreseeable Loss</b>
		16%	31%

### InfoUSA Detailed Business Report

This section provides business-specific information to help further identify and verify information on a potential occupant. Information may include:

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

infoUSA.com		BUSINESS REPORT	
<b>BUILDING INFORMATION</b>			
<b>Primary Address</b>	SMITHEE VOCATIONAL (25) 1000 TURNPIKE WEST WINTER GARDEN, FLORIDA 34787 <b>County :</b> ORANGE	<b>Number of businesses at address :</b>	1
<b>Company Name - SMITHEE VOCATIONAL SCHL</b>			
<b>Business Address:</b>	1000 TURNPIKE WEST, WINTER GARDEN, FL 34787	<b>Contact:</b>	Steve Swink <b>Title:</b> Principal
<b>Phone Number:</b>	555-656-7773	<b>Web Address:</b>	www.smitheevocational.edu
<b>Type of Business:</b>	FIRM	<b>InfoUSA ID:</b>	392948386
<b>Primary Business:</b>	SCHOOLS	<b>SIC:</b>	821103
<b>NAICS:</b>	61111007	<b>Total Employees:</b>	100-249
<b>Sales Volume:</b>	\$0 - 49,000		

### Property Characteristics Report

Provides a wealth of public records data culled from multiple third-party sources. Since available information will vary by county and state, some of the key data elements may include:

- ownership information
- market sale and tax data
- land value
- property characteristics such as year built, quality, and condition

PROPERTY CHARACTERISTICS REPORT	
<b>BUILDING INFORMATION</b>	
1000 TURNPIKE WEST WINTER GARDEN, FLORIDA 34787 <b>County:</b> ORANGE	<b>Property Characteristics Data Year:</b> 2012
<b>PROPERTY CHARACTERISTICS REPORT</b>	
<b>Owner Information:</b>	
<b>Owner Name:</b> SCHOOL BOARD OF SMITHEE COUNTYFLORID	<b>Mailing Address:</b> 200 TURNPIKE WEST, ORLANDO FL 32801-1129 C003
<b>Phone Number:</b> (407) 656-7773	<b>Vesting Codes:</b> CR
<b>Location Information:</b>	
COMM SE COR OF SE1/4 OF SAID SEC RUN N 2417.32 FT W 813.97 FT TO POB TH S 43 DEG W 188.38 FT S 42 DEG W 55.81 FT S 38 DEG W 71.41 FT S 35 DEG W 111.38 FT S 60 DEG W 94.41 FT S 55 DEG W 76.90 FT S 35 DEG W 149.69 FT S 34 DEG W 21.01 FT N 36.80 FT W 35.0 FT N 49 DEG W 366.87 FT N 27 DEG E 784.06 FT TO SWLY R/W LINE OF STONEYBROOK WEST PKWY TH S 62 DEG E 887.43 FT TO POB & COMM SE COR OF SEC RUN N 2417.32 FT S 89 DEG W 813.97 FT S 43 DEG W 188.38 FT S 42 DEG W 55.81 FT S 38 DEG W 71.41 FT S 35 DEG W 111.38 FT S 60 DEG W 94.41 FT S 55 DEG W 76.90 FT S 35 DEG W 61.40 FT TO POB TH CONT S 35 DEG W 88.29 FT S 34 DEG W 21.01 FT N 36.80 FT S 89 DEG W 350 FT N 49 DEG W 366.87 FT N 27 DEG E 160 FT S 62 DEG E 698.50 FT TO POB	
<b>County:</b> ORANGE, FL	<b>Assessor's Parcel Number:</b> 27-23-04-0000-00-017
<b>Census</b> 0171.04/2	<b>Alternate Assessor's Parcel Number:</b> 04-23-27-0000-00-017
<b>Tract/Block:</b>	<b>Subdivision:</b> ACREAGE & UNREC
<b>Township-Range-Sect:</b> 232704	<b>Legal Lot:</b> 17
<b>Legal Book/Page:</b>	<b>Legal Block:</b>
<b>Tract #:</b>	<b>Market Area:</b>
<b>School District:</b> ORANGE COUNTY SD	<b>Neighbor Code:</b> 8300000
<b>Munic/Township:</b> WINTER GARDEN	

### For more information about Verisk's Building Underwriting Report

Call Verisk Customer Support at 1-855-859-8775 or send e-mail to [info@verisk.com](mailto:info@verisk.com). Or contact your Verisk representative. For information on all Verisk products, visit us at [www.verisk.com](http://www.verisk.com).



545 Washington Boulevard • Jersey City, NJ 07310-1686 • [www.verisk.com/cp](http://www.verisk.com/cp)

© Insurance Services Office, Inc., 2014. ISO, the ISO logo, BCEGS, LOCATION, and ProMetrix are registered trademarks and Verisk, Verisk Insurance Solutions, the Verisk Insurance Solutions logo, PhotoPak, and PPC are trademarks of Insurance Services Office, Inc. AIR Worldwide and the AIR Worldwide logo are registered trademarks of AIR Worldwide Corporation. Xactware is a registered trademark of Xactware Solutions, Inc. All other product or corporate names are trademarks or registered trademarks of their respective companies.