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-resistive, 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.)
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
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.

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

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

<table>
<thead>
<tr>
<th>Building Address</th>
<th>Property Characteristics Data Year</th>
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<tr>
<td>190 Turnpike West, White Garden, Florida 34787</td>
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</table>

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. Or contact your Verisk representative. For information on all Verisk products, visit us at www.verisk.com.