



Estimated Loss Cost Quote Report

*Manage your rating process with
real-time, cost-effective
loss cost estimates*



Verisk's ProMetrix® system is your fastest and most comprehensive source of information for estimating the potential for loss at individual commercial properties. The ProMetrix commercial property database provides loss costs and underwriting information on specifically rated and class-rated buildings. If you need a loss cost quote on a commercial property, you can search the database for a match from approximately 3.5 million buildings and 6 million businesses occupying those buildings.

But what if you don't find what you're looking for? You may be requesting information on a building or business not yet in our database. You need a quick, simple, and cost-effective way to estimate the loss cost while you're waiting for a completed on-site survey. The answer? Estimated Loss Costs from Verisk.

How do you get an Estimated Loss Cost?

You can use the ProMetrix system to order an Estimated Loss Cost for any building you're interested in — whether or not the address you enter is available in the ProMetrix database. Based on the information you have, the Estimated Loss Cost function uses the rating rules in the ISO Commercial Lines Manual to develop loss costs. The system determines the estimates for properties from our past analyses using buildings currently in the database. We've modeled various categories of buildings and occupancies, and the Estimated Loss Cost provides a typical result based on information you enter. Of course, you should use the Estimated Loss Costs according to your company's filings. Also keep in mind that we don't add your calculated Estimated Loss Costs to the database —

they're for your use only. You should continue to order specific loss cost surveys on all commercial properties not in the database, or order a new survey if the building or its occupants have changed since Verisk last surveyed the property.

The value of Estimated Loss Costs

Our Estimated Loss Costs give you:

- the ability to conduct what-if analyses
(You'll see in real time the potential effect on loss costs from factors such as changing the business occupancy, installing a sprinkler system, or improving the Public Protection Classification, or PPC™.)
- a quick interim step to provide direction on whether to underwrite the property while you wait for results of an on-site survey
- an automated, accurate application of the detailed rules for determining class-rating eligibility



What information do you need to process an Estimated Loss Cost?

If you find the address and building you're looking for in the ProMetrix database but not the specific occupancy you need to quote, the system will prompt you for the occupancy classification and square footage of the business. Knowing the Commercial Statistical Plan (CSP) occupancy code will facilitate that process, but we've also provided drop-down windows of occupancy descriptions to help you identify the appropriate code. If you don't find the address and building you're looking for in the database, the system will prompt you for:

- building construction, number of stories, square footage, year built, and whether the roof has a wind uplift 90 rating
- business information, including occupancy classification and the business's square footage
- whether the building is sprinklered
- additional occupants in the building and the approximate percentage of the building they occupy



What information is in the Estimated Loss Cost report?

- building and occupant Estimated Loss Costs — for Basic Group I and Basic Group II causes of loss.
- building and occupant CSP codes — including BG II, construction, occupancy, PPC, rating plan, and territory.
- RCP (Wind Rating/Construction/Protection Code) and RCB (Wind Rating/Construction/BCEGS®) codes.
- Experience Level Adjustment (ELA) — If your company hasn't adopted the current ELA, you can choose the appropriate prior one.
- limit of insurance (LOI) — LOI curves provide varying loss costs (per \$100 of insured value) as the limit of insurance changes; LOI rating reflects the need to vary the rate depending on the actual limit selected.
- class or specific loss costs — Based on your input, the Estimated Loss Cost function applies the ISO Commercial Lines Manual class-rating eligibility rules and returns the appropriate loss costs. (If the property is eligible for additional rating segmentation through our Class Insight, the Estimated Loss Cost displays both results so you can select according to the rules your company has adopted.)

Sample reports

Specifically rated risk

Here's a sample Estimated Loss Cost Quote Report for a specifically rated risk. The user calculated the loss cost for a pharmacy business in a building with a construction class of masonry noncombustible. The PPC is 4, and the building is not sprinklered.

ESTIMATED LOSS COST QUOTE				
Policy# /Insured: BOP34665				
1000 TURNPIKE WEST WINTER GARDEN, FLORIDA 34787			County : ORANGE Calculation Date: Sep 24, 2013 Fire Protection Area : WINTER GARDEN	
These Estimated Loss Costs should be used in accordance with the rules in the Commercial Lines Manual and are based on the information provided by the Customer.				
Experience Level Adjustment (ELA) Details	Effective/ Distribution Date	ISO Filing Designation	Approval/ Implementation Circular	Limit of Insurance Applicable more info
Current :	08-01-2005	CF-2004-RLA1	LI-CF-2004-257	No
Building - SMITHEE PHARMACY (1S)		CSP Class: 0567 Line #: 010		
BG I Estimated Loss Cost-Specific	ELA Factor	BG II Estimated Loss Cost-Class		
.059	.332	.112		
Enhanced Wind Basic Group II Loss Cost Information (more info)				
BG II Enhanced Loss Cost-Specific	Wind Factor Indicated	Wind Factor Applied	BCEGS Factor	
.090	.571	.800	.910	
Occupant - SMITHEE PHARMACY		CSP Class: 0567 Line #: 015		
BG I Estimated Loss Cost-Specific	ELA Factor	BG II Estimated Loss Cost-Class		
.109	.309	.071		
Enhanced Wind Basic Group II Loss Cost Information (more info)				
BG II Enhanced Loss Cost-Specific	Wind Factor Indicated	Wind Factor Applied	BCEGS Factor	
.057	.571	.800	.910	

Modified specifically rated risk

How can the user modify those results? Here's a sample Estimated Loss Cost Quote Report for the same specifically rated risk, but the user has changed the sprinkler grading from 0 to 75. (A sprinkler grading of 100 represents a sprinkler system with no deficiencies and two independent sources of water.) Notice that the new estimate of loss costs is lower to reflect the sprinkler credit.

ESTIMATED LOSS COST QUOTE				
Policy# /Insured: BOP34665				
1000 TURNPIKE WEST WINTER GARDEN, FLORIDA 34787			County : ORANGE Calculation Date: Oct 16, 2013 Fire Protection Area : WINTER GARDEN	
These Estimated Loss Costs should be used in accordance with the rules in the Commercial Lines Manual and are based on the information provided by the Customer.				
Experience Level Adjustment (ELA) Details	Effective/ Distribution Date	ISO Filing Designation	Approval/ Implementation Circular	Limit of Insurance Applicable more info
Current :	08-01-2005	CF-2004-RLA1	LI-CF-2004-257	No
Building - SMITHEE PHARMACY (1S)		CSP Class: 0567 Line #: 010		
BG I Estimated Loss Cost-Specific	ELA Factor	BG II Estimated Loss Cost-Class		
.048	.352	.112		
Enhanced Wind Basic Group II Loss Cost Information (more info)				
BG II Enhanced Loss Cost-Specific	Wind Factor Indicated	Wind Factor Applied	BCEGS Factor	
.090	.571	.800	.910	
Occupant - SMITHEE PHARMACY		CSP Class: 0567 Line #: 015		
BG I Estimated Loss Cost-Specific	ELA Factor	BG II Estimated Loss Cost-Class		
.055	.281	.071		
Enhanced Wind Basic Group II Loss Cost Information (more info)				
BG II Enhanced Loss Cost-Specific	Wind Factor Indicated	Wind Factor Applied	BCEGS Factor	
.057	.571	.800	.910	

Class-rated risk

Here's a sample Estimated Loss Cost Quote Report for a class-rated risk. The user calculated the loss cost for a building at a specific address with a construction class of modified fire resistive. The new occupant is a construction company. The PPC is 4.

ESTIMATED LOSS COST QUOTE				
Policy# / Insured: 12345				
1000 TURNPIKE WEST WINTER GARDEN, FLORIDA 34787			County : ORANGE Calculation Date: Sep 24, 2013	
* These Estimated Class Loss Costs include Territorial and PPC Multipliers. *				
These Estimated Loss Costs should be used in accordance with the rules in the Commercial Lines Manual and are based on the information provided by the Customer.				
Experience Level Adjustment (ELA) Details	Effective/ Distribution Date	ISO Filing Designation	Approval/ Implementation Circular	Limit of Insurance Applicable more info
Current :	08-01-2005	CF-2004-RLA1	LI-CF-2004-257	No
** ISO CLASS RATING APPLIES 06/01/01				
CSP Territory: 486	BGII CSP: 53	BGII Symbol: A	RCP: 2504	
Building - SMITMAN CONSTRUCTION		CSP Class: 0702	Line #: 010	
BG I Estimated Loss Cost - Class			BG II Estimated Loss Cost - Class	
.042			.040	
Occupant - SMITMAN CONSTRUCTION		CSP Class: 0702	Line #: 015	
BG I Estimated Loss Cost - Class	Contents Group	BG II Estimated Loss Cost - Class		
.049	A	.023		

What if I need a customized estimate?

You may have detailed information on a new building or changes in rating variables such as construction, business operations, hazards, and internal protection features to an existing building or business. You should call Verisk at 1-800-444-4554. Our skilled rating analysts will spend time with you

to produce a customized estimate. If you need the actual field-verified ISO loss cost information on a new building or business or if you need to verify reported changes to an existing building or business, you can request an on-site loss cost survey at any time in the process.

For more information about Verisk's Estimated Loss Cost Quote 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.



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