

Verisk's ProMetrix® commercial property database: More than meets the eye

Customers use Verisk's ProMetrix® commercial property database as a proven and powerful underwriting and rating tool. However, many users access just a small part of the system and don't realize how much ProMetrix can truly benefit them. There's much more than immediately meets the eye.

As of 2014, the ProMetrix database contains comprehensive risk information on approximately 3.5 million commercial properties and 6 million businesses, and it's growing all the time. If you want data on a property not yet in our database, we'll conduct a detailed on-site survey for you.

That's not all.

Everything at your fingertips

The ProMetrix database offers you all the information you need to make optimal underwriting decisions. Through initial on-site surveys, ongoing resurveys, and customer-requested surveys, our field representatives — trained to identify loss exposures and provide unbiased professional assessments — gather accurate, high-quality building information on every property.

You can access these key data elements through the ProMetrix database:

- building characteristics, such as construction class, number of stories, total square footage, year built, and fire protection information
- occupancy details, such as occupant names, square footage, percent of building area occupied, ranking of combustibility and susceptibility to fire, other hazards, and industry groupings with number of occupants in each group



- business-specific information, such as SIC code, sales volume, and number of employees
- Basic Group I (BG I) and Basic Group II (BG II) loss costs and BG II symbol
- Experience Level Adjustment (ELA)
- rating, construction, and protection (RCP) code:
 - building rating and whether the building is sprinklered
 - construction class
 - Public Protection Classification (PPC™) code
- Commercial Statistical Plan (CSP) codes
- Relative Hazard Percentile
- LOCATION® information, such as Building Code Effectiveness Grading Schedule (BCEGS®) classification, crime risk score, territory code, and distance to bodies of water

Ongoing updates and enhancements

Each year, Verisk adds hundreds of thousands of buildings to the ProMetrix database. We also update the properties already in the system through resurveys and other data sources.

We systematically maintain and enhance the quality of the ProMetrix database with these activities:

Data completion: When you request an on-site survey, our field representatives not only obtain the information requested but also proactively collect all the information about that building and add it to the ProMetrix database. If you need a loss cost on that property, it's available and up to date.

Enhanced routing: When field representatives conduct a survey, they identify nearby buildings that meet our criteria for a high-hazard update. Our management system, using the latest GPS technology, directs them to resurvey those buildings.

Rating prioritization: Our field representatives evaluate municipal fire protection efforts in communities throughout the United States as part of the PPC program. Our dedicated staff pays particular attention to properties with conditions that may affect ratings. As a result, they perform surveys and resurveys of all kinds of buildings, including high-hazard locations such as manufacturers, restaurants, auto repair shops, and sprinklered buildings.

Data confirmation: Verisk constantly targets properties for data confirmation, making sure our information is up to date and accurate. Occupancy changes more frequently than other types of building characteristics. In fact, 90 percent of the buildings we choose to reconfirm are because of occupancy changes. Most of the targeted properties are retail businesses with a single occupant. We validate and update the information in our ProMetrix database. If the change raises a hazard issue, we schedule an on-site survey.

The ProMetrix database offers you all the information you need to make optimal underwriting decisions. We systematically maintain and enhance the quality of the database as we continually add new listings and update information.

Getting started with ProMetrix

When you license ProMetrix, you gain access to an unlimited amount of data and number of surveys. You get an easy-to-use system that offers discounted surveys and services packaged specifically to meet your business needs.

You can access the ProMetrix database through one or more methods depending on your business operations, systems environment, and requirements. You can get online delivery through a web browser, e-mail, or Verisk's batch-ordering process.

Increasingly, our customers access ProMetrix through an application program interface (API) — a host-to-host connection between our data center and yours. Just request a building address, and you get the data in an XML format you can integrate into your internal rating and underwriting applications.

For more information on our ProMetrix database, please contact your account representative or call Verisk Customer Support at 1-855-859-8775.



AIR WORLDWIDE® XACTWARE®