**ProMetrix® web delivery for fast and easy access**

The Rating Survey Detail Report is available through the ProMetrix® system. Our web-based system delivers the reports quickly and efficiently — in a report format that’s easy to read and print-friendly. 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 reports, such as a Building Underwriting Report, Estimated Replacement Cost Report, or Sprinklered Property Report, you’ll be able to switch seamlessly among all of them with the touch of a button.

The ProMetrix commercial property database is like having an online file cabinet with information on 3.5 million commercial buildings and more than 6 million businesses at your instant disposal. You can even download reports as XML data elements for easy integration into your internal systems. That functionality also lets you customize a report’s information for your own reporting format.

**Report supplements add value**

When you order a Rating Survey Detail Report, we include PhotoPak™, detailed LOCATION® data, 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.

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**When you’re underwriting** a commercial property, you need up-to-date information about a building’s construction, occupancy, hazards, and fire protection. But sometimes that information isn’t enough. Sometimes you need a behind-the-scenes look at the loss cost calculations — and that includes seeing the charges and credits applied. If you see the details of how ISO developed the specific loss costs, you can advise your insured on how to improve the risk and qualify for lower premiums. Verisk’s Rating Survey Detail Report gives you those details in an easy-to-read and concise format.

The Rating Survey Detail Report can help you:
- assess the effect on the loss cost of a building’s construction features, occupancy details, and internal fire protection
- identify conditions that, if corrected, could reduce hazards and improve protection deficiencies at the property
- stay ahead of the competition by offering better pricing for a better risk
- make better risk decisions

**SCOPES adds value**

We use our Specific Commercial Property Evaluation Schedule (SCOPES) to assure the consistent analysis of hazards for every commercial property surveyed to develop advisory-specific loss costs. To get the maximum value from the Rating Survey Detail Report, we recommend that you use SCOPES when you interpret a report. For example, you can analyze the charges behind the loss cost calculations with SCOPES — or easily reference the relative hazards of occupancies by looking up the applicable codes in SCOPES.
Providing technical details for effective loss control

Building information
Here you’ll find the building’s full address and the date we surveyed the property. The report indicates if the building is sprinklered or nonsprinklered, the sprinkler grading, height in stories, number of basement levels, and total floor area.

Building images
The report includes front and rear photos of the building, along with aerial imagery when available.

Codes and classifications
- Commercial Statistical Plan (CSP) territory code
- Construction class
- Combustibility class of 1 (best) to 5 (worst)
- Basic Group II (BG II) rating group symbol
- Protection clauses indicate protective features:
  - automatic sprinkler system
  - automatic fire alarm
  - security service
  - subscription fire department service contract
- Public Protection Classification (PPC™)
- CSP class code for the building
- BG II CSP code
- RCP (Rating Plan/Construction/Protection) code

Wall construction
For each wall area, the report displays the dimensions, a description of the construction type, percentage of the total wall area, and any rating charges.

Floors and roof construction
For each building level, the report displays the dimensions, construction type, percentage of the total floor and roof area, and any rating charges.
The Rating Survey Detail Report includes information from Verisk’s 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
Probable Maximum Loss Report
Includes estimates of Probable Maximum Loss (PML) and Maximum Foreseeable Loss (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
• 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 gathered 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

For more information about Verisk's Rating Survey Detail 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.