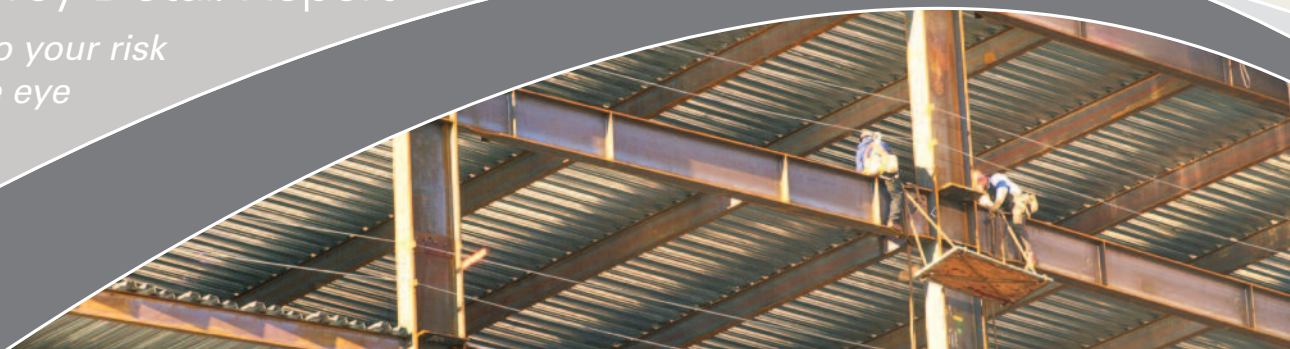


Rating Survey Detail Report

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



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.

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.

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
 - R – The first digit identifies how the building is rated:
 - specifically rated, nonsprinklered
 - class-rated
 - class-rated, substandard conditions
 - specifically rated, sprinklered
 - C – The second digit is the building's CSP construction class:
 - frame
 - joisted masonry
 - noncombustible
 - masonry noncombustible
 - modified fire resistive
 - fire resistive
 - P – The third and fourth digits show the building's PPC code: 1 to 10.
- BG II RCB (Rating Plan/BG II Construction/BCEGS® classification) 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.

RATING SURVEY DETAIL REPORT

● BUILDING INFORMATION

SMITHEE VOCATIONAL (25) 1000 TURNPIKE WEST WINTER GARDEN, FLORIDA 34787 County : ORANGE	ISO Risk ID : 09 FL99 244707 On-Site Survey On : 09/2013 Schedule Applied Date : 09/05/2013 Year Built: 2005
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● BUILDING IMAGES

FRONT OF BUILDING
REAR OF BUILDING

● CODES AND CLASSIFICATIONS

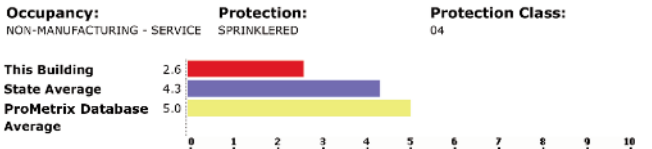
CSP Territory :	486	Public Protection Class :	04
Construction Class :	4	RCP :	4404
Combustibility :	3	CSP Class :	0921
Group II Symbol :	A	Group II CSP :	93
Protection Clauses :	1000		

RELATIVE HAZARD GRADING

The Relative Hazard Grading uses a 1-to-10 scale to rate a building's construction, occupancy, fire protection, and exposure. Higher numbers mean the building has a greater number of deficiencies. The bar graph also indicates how a building compares with state and countrywide averages of similar buildings.

Occupancy:	Protection:	Protection Class:
NON-MANUFACTURING - SERVICE	SPRINKLERED	04

This Building	State Average	ProMetrix Database Average
2.6	4.3	5.0



● WALL CONSTRUCTION

Dimensions (or Areas)	Construction/Description/Details	% of Total	Basic Charges Comb.	Other
87 X 1	MASONRY: TYPE W-1, 12-INCH THICK REINFORCED CONCRETE	87.0		0
13 X 1	MASONRY: TYPE W-3, 8-INCH THICK	13.0		5
	13% OF THE 8-INCH THICK NON-BEARING MASONRY WALLS HAVE UNPROTECTED METAL COLUMNS IN OR ADJACENT TO THE WALLS			8
	Total		0	13

● FLOORS AND ROOF CONSTRUCTION

Horizontal Area or Dimensions (each level)	Construction/Description/Details	% of Total	Basic Charges Comb.	Other
23688 X 1	NON-COMBUSTIBLE: ROOF ON UNPROTECTED METAL SUPPORTS WITH BUILT-UP DECK	23.0		54
39675 X 1	NON-COMBUSTIBLE: ROOF ON UNPROTECTED METAL SUPPORTS	38.5		77
39675 X 1	NON-COMBUSTIBLE: FLOOR 2 4-INCH MASONRY ON UNPROTECTED METAL SUPPORTS	38.5		39
63363 X 1	IS THE AREA OF FLOOR LEVEL(S) IN DIRECT CONTACT WITH THE GROUND			

Report continued on next page...

Occupancy details

For each building occupant, you'll find occupancy hazards, square footage, CSP class, combustibility and susceptibility rankings, sprinkler protection, and rating charges for basic occupancy and hazards of occupancy. The report also includes the detailed calculations to arrive at the SCOPES results. ProMetrix applies the Experience Level Adjustment (ELA) to the schedule results to develop ISO advisory loss costs.

OCCUPANCY DETAILS									
Schedule No.	Floors and Areas Type	Level	Dimensions	Charge	Internal Protection	CSP Class	Coding Classifications		
							Comb	Susc	SPOC
$\text{Factor} = \text{Schedule Results}$ $\text{Factor} = (\text{Susc Charge} \times \text{Cont Conv}) + \text{Cont Base} = ((\text{Gross Grade X I.P. Factor} \times .001) + \text{Factor "A"}) \times \text{Factor "B"} \times \text{Ded}$									
0015 VOCATIONAL TRADE SCHOOL									
5267220000	F	1	63363 X 1	50	AS EXT	0921	3	3	4
	F	2	39675 X 1		AS EXT				
0015 OVER 10 GAL OF TYPE I LIQUIDS									
7312120005			X	19					
0015 TYPE I LIQUID HANDLING									
7313130005			X	9					
0015 COOKING IN STUDENT CAFETERIA									
7341110000			X	5					
0015 NONSTD METAL HALIDE LIGHTING									
7391000004			X	25					
0015 WOODWORKING SHOP									
7400200004			X	60					
$(120 \times .73) + 145 = ((233 \times .37 \times .001) + .006) \times 1.200 \times .991 = .109$									

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.

GENERAL BUILDING COMMENTS
<p>SPRINKLER SYSTEM SUPERVISED BY AXEN MONITORING FOR WATERFLOW AND VALVE TAMPER. QUARTERLY SPRINKLER INSPECTIONS AND ANNUAL TESTING CONDUCTED BY SAMPSON SPRINKLER SERVICE.</p> <p>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.</p> <p>ROOF ASSEMBLY FOR BUILDING IS UL90 CERTIFIED WITH SELF-ADHERING MEMBRANE SERVING AS CEILING.</p>

Detailed LOCATION data

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

DETAILED LOCATION® DATA			
BUILDING INFORMATION			
SMITHEE VOCATIONAL (25) 1000 TURNPIKE WEST WINTER GARDEN, FLORIDA 34787 County : ORANGE		ISO Risk ID : 09 FL99 244707 On-Site Survey On : 09/2013 Schedule Applied Date : 09/06/2013	
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 100,000.			

Report continued on next page...

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.

PROBABLE MAXIMUM LOSS REPORT			
Building (Line # 010):	SMITHEE VOCATIONAL (25)	Probable Maximum Loss	Maximum Foreseeable Loss
		13%	25%
Occupant/Content (Line # 015):	VOCATIONAL TRADE SCHOOL	Probable Maximum Loss	Maximum Foreseeable Loss
		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
- business operation classification based on SIC and NAICS coding
- estimated revenue
- estimated number of employees
- other businesses in the building

infoUSA.com		BUSINESS REPORT	
BUILDING INFORMATION			
Primary Address SMITHEE VOCATIONAL (25) 1000 TURNPIKE WEST WINTER GARDEN, FLORIDA 34787 County : ORANGE		Number of businesses at address : 1	
Company Name - SMITHEE VOCATIONAL SCHL			
Business Address: 1000 TURNPIKE WEST, WINTER GARDEN, FLORIDA 34787			
Contact:	Steve Swink	Title:	Principal
Phone Number:	407-656-7773		
Type of Business:	FIRM		
Web Address:	www.smitheevocational.edu	InfoUSA ID:	392948386
Primary Business:	SCHOOLS	SIC:	821103
NAICS:	61111007		
Sales Volume:	\$0 - 49,000	Total Employees:	100-249

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

BUILDING INFORMATION		Property Characteristics Data Year: 2012	
1000 TURNPIKE WEST WINTER GARDEN, FLORIDA 34787 County: ORANGE			
PROPERTY CHARACTERISTICS REPORT			
Owner Information:			
Owner Name: SCHOOL BOARD OF SMITHEE COUNTY FLORIDA			
Mailing Address: 500 TURNPIKE WEST, WINTER GARDEN, FLORIDA 34787			
Phone Number: (407) 656-7773 Vesting Codes: CR			
Tax Information:			
Total Value:	\$9,106,349.00	Assessed Year:	2012
Land Value:	\$277,816.00	Improve %:	97%
Improvement Value:	\$8,828,533.00	Dist:	65
Total Taxable Value:	\$9,106,349.00	Fire Dist:	
Market Value:	\$9,106,349.00	Garbage District:	
Property Tax:		Tax Area:	65
		Tax Year:	
		Tax Exemption:	, MISC
		Equal Rate:	
Property Characteristics:			
Total Rooms:		Parking Type:	Exterior Wall: BLOCK
Bedrooms:		Garage Capacity:	Interior Wall: DRYWALL
Bath(F/H):		Parking Spaces:	Foundation:
Total Baths/Fixtures:		Basement Type:	Air Cond: CENTRAL
Year Built/Eff:	2005/2005	Attic Type:	Roof Type: TRUSS-JOIST

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.



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