

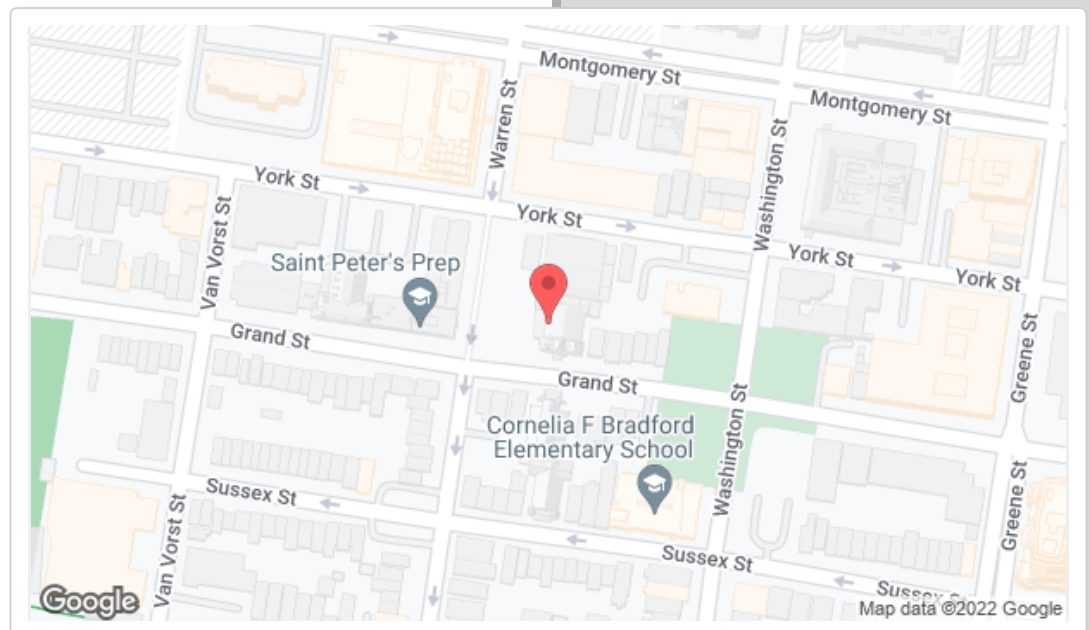
Building Fundamentals

About This Report

Building Fundamentals delivers five core property attributes—ISO Construction Class, year built, number of stories, square footage, and primary building use—gathered and verified using advanced analytical models. The report also provides LOCATION data, business information, and property characteristics.

Risk Id: **N/A**



**1 Grand St
ANYWHERE USA**



PROPERTY CHARACTERISTICS

Public record information on properties is available from most municipalities or counties in the United States. However, the availability, precision, and currency of the key property characteristics—such as land use, reported construction type, square footage, year built, and number of stories—vary widely in these records. In Building Fundamentals, we make all five core property characteristics available to you all the time by using the power of predictive modeling and defining occupancy and construction using the ISO industry standard codes and definitions.

Property characteristics modeling incorporates insights from a wide range of sources, built against ProMetrix's robust site-verified data.

Property Characteristic	Value	ISO Code	
ISO Construction Class	Joisted Masonry	2	
Building Square Footage	17,673		
Year Built	1989		
Number of Stories	4		
Occupancy	Schools, Academic	1052	

 This icon identifies where modeled data has been used in this report.

ISO Construction Class

Categories of building construction established by Insurance Services Office, Inc. (ISO), in its Commercial Lines Manual (CLM) for purposes of developing rates for insuring commercial property, based on susceptibility to damage by fire. The six ISO CLM building construction categories and the associated ISO construction codes, from the least fire-resistive category to the most fire-resistive category, are as follows.

- *Frame* — Exterior walls of wood, brick veneer, stone veneer, wood ironclad, or stucco on wood. (Construction Code 1)
- *Joisted Masonry* — Exterior walls of masonry material (adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials) with combustible floor and roof. (Construction Code 2)
- *Noncombustible* — Exterior walls, floor, and supports made of metal, asbestos, gypsum, or other noncombustible materials. (Construction Code 3)
- *Masonry Noncombustible* — Same as joisted masonry except that the floors and roof are of metal or other noncombustible materials. (Construction Code 4)
- *Modified Fire Resistive* — Exterior walls, floors, and roof of masonry or fire-resistive material with a fire resistance rating of at least 1 hour but less than 2 hours. (Construction Code 5)
- *Fire Resistive* — Exterior walls, floors, and roof of masonry or fire-resistive materials with a fire resistance rating of at least 2 hours. (Construction Code 6)

Occupancy

Occupancy has been defined from public record Land Use Codes and translated into ISO industry standard Commercial Statistical Plan (CSP) classification codes. The four-digit ISO CSP Classification Code identifies the type of business conducted by the building's occupants. These risks are grouped into categories based on statistics, including losses, occupant types, premiums, exposures and many other factors.

DETAILED LOCATION® DATA

PUBLIC PROTECTION CLASSIFICATION

Public Protection Class: **2**

ISO conducts detailed on-site assessments of municipal fire-protection capabilities and collects information for more than 45,000 fire districts across the United States. ISO then analyzes the relevant data and assigns a PPC from 1 to 10. Class 1 represents exemplary public protection, and Class 10 indicates that the area's fire-suppression program does not meet ISO's minimum evaluation criteria.

TERRITORY CODES

ISO Commercial Territory Code:	092
ISO Group II Zone - Commercial:	TERRITORY I
ISO Commercial Auto Territory Code:	101

BUILDING CODE EFFECTIVENESS GRADING SCHEDULE (BCEGS®) - COMMERCIAL

Year	Jurisdiction	BCEGS Grade
1997	JERSEY CITY	99
2007	JERSEY CITY	04
2017	JERSEY CITY	99

WIND - DETAILED

Distance to Ocean or Gulf:	10 miles to less than 15 miles to Atlantic Ocean
Distance to Nearest Body of Water:	2501 feet to less than 1 mile to Upper New York Bay

CRIME INFORMATION - COMMERCIAL

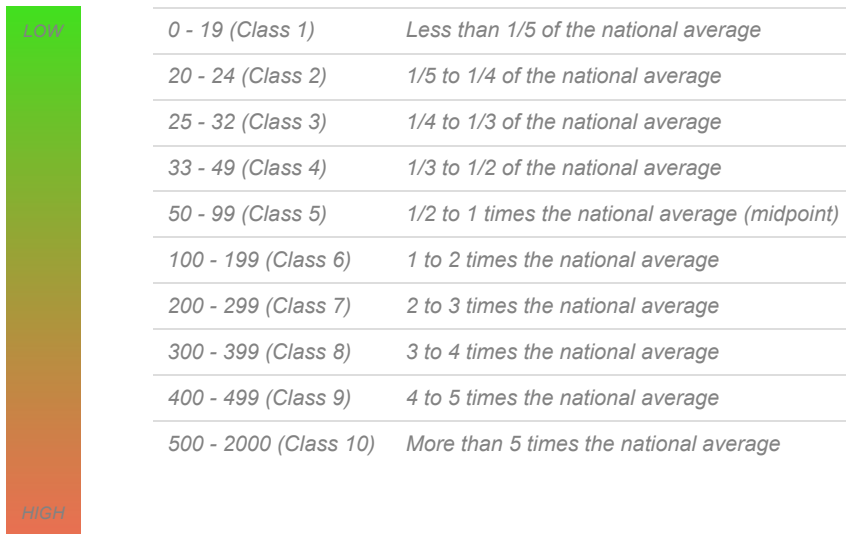
LOCATION[®] CAP Index[®] crime information helps you identify the potential risk of personal and commercial crimes for specific addresses anywhere in the United States. The reports reflect past, current, and forecasted crime indices for ten crime types, as well as an overall crime-risk score.

Crime scores are based on crimes reported in an area surrounding the risk. For personal crime scores, the area analyzed extends out one mile from the risk or - in densely populated areas - the distance required to include a population of 25,000. 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.

LOCATION[®] CAP Index[®] compares a location's potential risk of crime against the national average and then uses a scale — from 1 (safest) to 10 (worst) — to rank that location's scores. The scores are scaled so that a value of 5 is equal to the national average. Scores greater than 5 represent above-average predicted crime risks, while scores less than 5 indicate below-average risks.

Aggregate Crime Scores	Current	Past	Forecasted
CAP Index[®] <i>Weighted average of the homicide, rape, and robbery scores. We emphasize these three crimes because, in a business environment, they pose the greatest danger to employees and customers.</i>	298 (Class 7)	173 (Class 6)	324 (Class 8)
Aggregate Crimes Against Person <i>This score represents a weighted average of homicide, rape, robbery, and aggravated assault.</i>	169 (Class 6)	113 (Class 6)	200 (Class 7)
Aggregate Crimes Against Property <i>This score represents a weighted average of burglary, larceny, and motor vehicle theft.</i>	355 (Class 8)	337 (Class 8)	321 (Class 8)

Individual Crime Scores	Current	Past	Forecasted
Arson	292 (Class 7)	170 (Class 6)	318 (Class 8)
Auto Theft	85 (Class 5)	157 (Class 6)	48 (Class 4)
Robbery	289 (Class 7)	139 (Class 6)	301 (Class 8)
Aggravated Assault	135 (Class 6)	91 (Class 5)	162 (Class 6)
Burglary	96 (Class 5)	72 (Class 5)	71 (Class 5)
Homicide	215 (Class 7)	128 (Class 6)	233 (Class 7)
Rape	388 (Class 8)	422 (Class 9)	559 (Class 10)
Larceny	498 (Class 9)	452 (Class 9)	454 (Class 9)



PROPERTY CHARACTERISTICS - PUBLIC RECORD

PROPERTY CHARACTERISTICS

Gross Area:	N/A
Year Built:	1989
Stories:	4
Construction:	Brick
Heat Type:	N/A
Exterior Wall:	Brick
Foundation:	N/A
Roof Type:	N/A
Roof Material:	N/A
Quality Grade:	N/A
Condition:	N/A

OWNER INFORMATION

Owner Name:	ST MARYS SCHOOL
Mailing Address:	1 GRAND ST, ANYWHERE USA

LAST MARKET SALE INFORMATION

Recording - Sale Date:	N/A
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Sale Price: N/A

SITE INFORMATION

Acres: 0.2
Land Use: Parochial School, Private School
Building Class: N/A
County: HUDSON
Lot Width/Depth (Ft): 872 - 1,000
Lot Area: 8,700
Total Units: 0
of Buildings: 1

TAX INFORMATION

Total Value: \$8,140,400.00
Land Value: \$1,645,000.00
Improvement Value: \$6,495,400.00
Market Value: \$8,140,400.00
Assessed Year: 2021
Improve %: 80%

BUSINESSES AT ADDRESS

Data provided by infogroup®

POLICY#/INSURED: N/A

ORDERED BY:



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