

Building Underwriting Report

About This Report

The Building Underwriting Report provides comparative and loss estimate analytics, key attributes of the building associated with fire and wind/hail loss, along with photos and aerial imagery of the building, and other important information related to the property including the location and the business operations.

Verisk supplies individual property information for this report based on a full on-site survey performed by highly trained field staff and complemented by other data sources.

Risk Id: **38 9955 123456**

**100 MAIN ST
ANYWHERE, USA**

Latest Update: **4/3/2022**

On-Site Survey: **1/18/2018**



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EXECUTIVE SUMMARY

CONSTRUCTION

VERIFIED: 01/18/2018

ON-SITE

Joisted Masonry:	ISO Class 2
Building Square Footage:	2172
Number of Stories:	2
Year Built:	2004

Verisk Risk Engineering has analyzed longitudinal building construction data for over 4 million buildings and identified impactful changes to construction occur in less than 4% of buildings over an 11 year period.

OCCUPANCY

VERIFIED: 04/03/2022

AUTOMATED

Primary Building Use	Restaurants	ISO CSP Class 0542 - Restaurants with Commercial Cooking
Building Occupants		
MAIN ST RESTAURANT		ISO CSP Class 0542 - Restaurants with Commercial Cooking

Verisk Risk Engineering has analyzed longitudinal building occupancy data for over 4 million buildings and identified impactful changes to building occupancy occur in approximately 23% of buildings over an 11 year period.

PROTECTION

Sprinkler System:	N/A
Sprinkler Score:	N/A
Location	
Public Protection Classification:	03

VERIFIED: 01/18/2018

ON-SITE

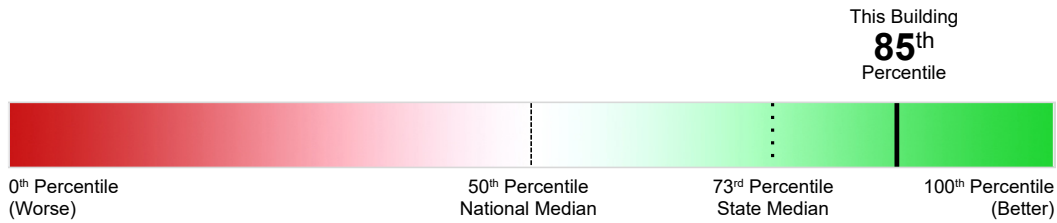
VERIFIED: 03/12/2019

RELATIVE HAZARD PERCENTILE

The Relative Hazard Percentile provides the reviewer a scaled insight on a building's existing risk characteristics compared to other buildings in the ProMetrix database and enables a more informed risk acceptance decision.

Relative Hazard Percentile uses a rank score of 0 to 100 to provide a basis of comparison to evaluate a building's Construction, Occupancy, Protection and Exposure features. A lower percentile score indicates the building has a greater number of deficiencies, and is quantitatively ranked by building occupancy and fire protection. The percentile score for the building is defined along with the score for the state and the national ProMetrix database. The state and national scores are developed from information for all buildings, and their unique characteristics including construction class, occupancy, hazards of occupancy and internal and external protection.

All risks within the occupancy grouping of 'Restaurant and Bar' and 'Not Receiving Sprinkler Credit' across the entire ProMetrix® database.



The target risk is in the 85th percentile which indicates it has risk characteristics **more favorable** than 85% of the risks in the ProMetrix database.

LOSS ESTIMATES

Type I Loss

The maximum percentage of estimated building and content value expected to be damaged in a single fire event with all fire protection systems functioning as expected. The calculation takes the following property-specific variables into account:

- building construction
- building area (a measure of the mitigation effects of division walls or sprinkler protection)
- combustibility of contents (a measure of the effect of content combustibility on the building structure under fire conditions)
- susceptibility of contents (a measure of the damage to merchandise or materials either from the direct or resultant effects of fire, smoke, and water)
- protection (both public fire suppression capabilities and private fire protection features installed in the building)

Type II Loss

The maximum percentage of estimated building and content value expected to be damaged in a single fire event assuming the failure of the most significant fire protection or loss reduction system, such as automatic fire sprinklers, automatic fire alarms, public fire suppression, or division walls. The calculation takes the Type I Loss and, through a "what if" approach, determines the foreseeable damage when considering a failure of a key loss reduction feature. Loss reduction features include division walls, automatic fire alarm and detection system, automatic fire sprinkler system, other building fire suppression system, or public fire suppression.

Risk	Type I Loss	Type II Loss
Building: MAIN ST RESTAURANT	36%	46%
Occupant: MAIN ST RESTAURANT	55%	69%

BASIC GROUP I

CONSTRUCTION

VERIFIED: 01/18/2018

Basic Group I Construction Class: **2 (Joisted Masonry)**

Construction Class: ISO categorizes commercial buildings into six construction classes. Construction classes are based on materials used to build the structure, the percentage of the structure that consists of each kind of material, and the estimated amount of damage that the building will sustain when exposed to fire.

Building Information

Year Built: **2004**
 Property Owner Name: **RESTAURANT INC**

Floor Data

Number of Stories: **2**
 Number of Basements: **0**
 Number of Attics: **0**
 Number of Mezzanines: **0**

Floor Level	Floor Area(sq.ft.)
Floor Level 1	1,272
Floor Level 2	900
Total Floor Area*	2,172

* There may be a difference in the display of Total Floor Area for the accounting of mezzanines in accordance with the rules of Specific Commercial Property Evaluation Schedule (SCOPEs).

Walls

- 100.0% masonry - including hollow masonry blocks 12 inches thick

Roofs

- 100% combustible

Floors

- 100% lowest floor level is concrete, earth, stone or other noncombustible material

OCCUPANCY

VERIFIED: 04/03/2022

Overview

	Occupant Count	Percentage of Area	Hazards
Habitational	-	-	-
Mercantile	-	-	-
Restaurants	1	100.0%	✓
Vacancies	-	-	-
Offices	-	-	-
Nonmanufacturing	-	-	-
Manufacturing	-	-	-
Building Services	-	-	-
Total	1	100%	

Overall Combustibility

Overall Combustibility: **3 (Medium)**

Overall Combustibility		
1 (Low)	Noncombustible	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, which in permissible quantities do not in themselves constitute an active fuel for the spread of fire.
2 (Medium-Low)	Limited combustibility	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment of low combustibility, with limited concentrations of combustible materials.
3 (Medium)	Combustible	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, of moderate combustibility.
4 (Medium-High)	Free burning	The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, which burn freely, constituting an active fuel.

5 (High) Rapid burning or flash burning The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, which either:

- burn with a great intensity
- spontaneously ignite and are difficult to extinguish
- give off flammable or explosive vapors at ordinary temperatures or
- as a result of an industrial processing, produce large quantities of dust or other finely divided debris subject to flash fire or explosion

Definition: **Combustible**
 Description: **The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, of moderate combustibility.**

Occupancy Details

Occupant	Occupancy Line Number	Commercial Statistical Plan	Combustibility	Susceptibility	Floor Level	Floor Area (sq.ft)	Extinguisher	Sprinklered	Sprinkler Credit
MAIN ST RESTAURANT	15	0542 Restaurants with Commercial Cooking	3	4	Floor 1	1,272	✓		
					Floor 2	900	✓		

*Susceptibility classifications measure the damage to merchandise or materials either from direct or resultant effects of fire, smoke, and water.

Level of Susceptibility	Definition	Examples
1 (Low)	Minimal damage	Cement, marble, heavy metals
2 (Medium-Low)	Slight damage	Sheet metal, crude rubber, unfinished leather
3 (Medium)	Moderate damage	Boots and shoes, household appliances, jewelry
4 (Medium-High)	Heavy damage	Books, wearing apparel other than furs, furniture, canned and sealed foods
5 (High)	Extreme loss	Includes the possibility of total loss, such as animals and birds, explosives, flowers, furs, and perishable foods

Hazard Details

Occupant	Description
MAIN ST RESTAURANT	COMMERCIAL COOKING

PROTECTION

VERIFIED: 01/18/2018

BUILDING FIRE PROTECTION AND DETECTION

Public Protection Classification (PPC™) Information

ISO conducts detailed on-site assessments of municipal fire protection capabilities and collects information for more than 47,000 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.

Public Protection Class (PPC™): **03**

PPC: ISO evaluates the PPC for the property considering water supply adequacy, fire flow adequacy, hydrant spacing adequacy, and fire department companies' adequacy. The PPC of the property may be different but can't exceed the PPC of the community in which the property is located.

Fire Protection Area: **WARWICK**

Responding Fire Station: **WARWICK FS 6**

Individual Property Fire Suppression

NFF for the Property: **750**

Water Supply Adequacy: **N/A**

Fire Flow Available at 20 Pounds per Square Inch / Fire Flow Adequacy: **N/A**

Hydrant Spacing Adequacy: **N/A**

Fire Department Companies' Adequacy:

N/A

ISO develops a Public Protection Classification (PPCTM) that applies to specifically rated properties that have a needed fire flow (NFF) greater than 3,500 gpm.

Extinguisher Credit Applies:

Yes

COMMENTS

Updates completed in collaboration with data sources from affiliated

Data partners.

BASIC GROUP II

CONSTRUCTION

VERIFIED: 01/18/2018

Basic Group II Wind Symbol:

B (Ordinary)

The Basic Group II Wind Symbol is reflective of the overall Specific Commercial Property Evaluation Schedule (SCOPES) construction class modified by specific construction features identified for the risk. Certain construction features may improve a structure's wind resistance. ISO applies an extended perils (Basic Group II) loss cost based on the Basic Group II Wind Symbol.

*Basic Group II Wind Symbols

B	Ordinary
AB	Semi-Wind Resistive
A	Wind Resistive
AA	Superior Wind Resistive
2A	Open Sided – Other than Frame, Joisted Masonry, or Noncombustible
4B	Open Sided – Other than Fire Resistive or Greenhouse
3AB	Open Sided – Other than Frame
C	Wind Resistive
D	Ordinary
CD	Semi-Wind Resistive

Basic Group II Construction Class:

2 (Joisted Masonry)

Basic Group II (Wind) Commercial Statistical Plan:

21 (Low Rise Structure, Un-Reinforced Joisted Masonry Construction, Unimproved Roof)

Basic Group II Commercial Statistical Plan: There are 49 numerical codes to identify each possible ISO Construction Class and enhancement feature found on the risk. Windstorm losses are tracked by using the two-digit Basic Group II Commercial Statistical Plan code.

Year Built:

2004

PROTECTION

EXPOSURES

Basic Group II Exposure Information

Location® Wind - Detailed

Distance to Ocean or Gulf:

15 miles to less than 20 miles to Atlantic Ocean

Distance to Nearest Body of Water:

1 mile to less than 2 miles to Narragansett Bay

Wind Geographic Risk Factor

Wind Geographic Risk Factor:

High

A building is eligible for Enhanced Wind Rating if it's in the wind exposure hazard zone...
... and meets the applicable building size eligibility requirement

Low	Not Eligible
Medium	> 50,000 sq.ft.
High	> 25,000 sq.ft.
Severe	≥ 10,000 sq.ft.

LOCATION DETAILS

TERRITORY CODES

ISO Commercial Territory Code:	021
ISO Group II Zone - Commercial:	TERRITORY I
ISO Commercial Auto Territory Code:	108

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>	130 (Class 6)	119 (Class 6)	124 (Class 6)
Aggregate Crimes Against Person <i>This score represents a weighted average of homicide, rape, robbery, and aggravated assault.</i>	137 (Class 6)	126 (Class 6)	135 (Class 6)
Aggregate Crimes Against Property <i>This score represents a weighted average of burglary, larceny, and motor vehicle theft.</i>	142 (Class 6)	102 (Class 6)	119 (Class 6)

Individual Crime Scores	Current	Past	Forecasted
Arson	127 (Class 6)	117 (Class 6)	122 (Class 6)
Auto Theft	154 (Class 6)	142 (Class 6)	160 (Class 6)
Robbery	143 (Class 6)	129 (Class 6)	136 (Class 6)
Aggravated Assault	140 (Class 6)	131 (Class 6)	142 (Class 6)
Burglary	126 (Class 6)	105 (Class 6)	105 (Class 6)
Homicide	125 (Class 6)	107 (Class 6)	120 (Class 6)
Rape	73 (Class 5)	79 (Class 5)	70 (Class 5)
Larceny	171 (Class 6)	118 (Class 6)	163 (Class 6)



0 - 19 (Class 1)	Less than 1/5 of the national average
20 - 24 (Class 2)	1/5 to 1/4 of the national average
25 - 32 (Class 3)	1/4 to 1/3 of the national average
33 - 49 (Class 4)	1/3 to 1/2 of the national average
50 - 99 (Class 5)	1/2 to 1 times the national average (midpoint)
100 - 199 (Class 6)	1 to 2 times the national average
200 - 299 (Class 7)	2 to 3 times the national average
300 - 399 (Class 8)	3 to 4 times the national average
400 - 499 (Class 9)	4 to 5 times the national average
500 - 2000 (Class 10)	More than 5 times the national average

BUSINESSES AT ADDRESS

Number of Businesses at Address: **3**

MAIN ST RESTAURANT

Business Address: **100 MAIN ST ANYWHERE USA**
Contact: **N/A**
Title: **N/A**
Phone: **(123) 456-7899**
Web Address: **N/A**
Sales Volume (\$): **1,000 - 499,000**
Total Employees: **5 - 9**
Primary Business / SIC:
Secondary Business / SIC:
Third Business / SIC:
NAICS:

Data provided by infogroup®

PROPERTY CHARACTERISTICS - PUBLIC RECORD

PROPERTY CHARACTERISTICS

Gross Area: **2,435**
Year Built: **2004**
Stories: **1+A**
Construction: **Frame**
Heat Type: **Forced Air Unit**
Exterior Wall: **Brick**
Foundation: **N/A**
Roof Type: **FLAT**
Roof Material: **Tar & Gravel**
Quality Grade: **N/A**
Condition: **Average**

OWNER INFORMATION

Owner Name: **Restaurant Inc**
Mailing Address: **100 MAIN ST, ANYWHERE, USA**

LAST MARKET SALE INFORMATION

Recording - Sale Date: **08/09/2001**
Sale Price: **\$325,000.00**

SITE INFORMATION

Acres: **0.625**
Land Use: **Commercial Building, Mail Order, Show Room (non-auto), Commercial Whse**
Building Class: **N/A**
County: **KENT**
Lot Width/Depth (Ft): **0**
Lot Area: **27,218**
Total Units: **1**
of Buildings: **1**

TAX INFORMATION

Total Value: **\$717,000.00**
Land Value: **\$287,500.00**
Improvement Value: **\$429,500.00**
Market Value: **N/A**
Assessed Year: **2018**
Improve %: **60%**

POLICY#/INSURED: **N/A**

ORDERED BY:



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