

### About This Report

The Rating Survey Detail Report provides technical insight into how Verisk calculates loss costs for a specific property, comparative and loss estimate analytics, key attributes of the building associated with fire. Also included are 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 primarily on a full on-site survey performed by highly trained field staff and complemented by other data sources.

Risk Id: **32 NC99 561845**

**990 N Church St**  
**Charlotte NC 28349-2256**  
**Mecklenburg County**

Last Update: **3/31/2015**

On-Site Survey: **3/1/2015**



# CONTENTS

## 1. Analytics

1.1 Relative Hazard Percentile

1.2 Loss Estimates

## 2. Description

## 3. Photos

## 4. Codes And Classifications

## 5. Wall Construction Details

## 6. Floors And Roof Construction Details

## 7. Occupancy Details

## 8. Secondary Construction Details

## 9. Internal Protection Details

## 10. Building Calculation Summary

## 11. Businesses At Address

## 12. Detailed Location® Data

12.1 Territory Codes

12.2 BCEGS - Commercial

12.3 Wind

12.4 Commercial Crime Information

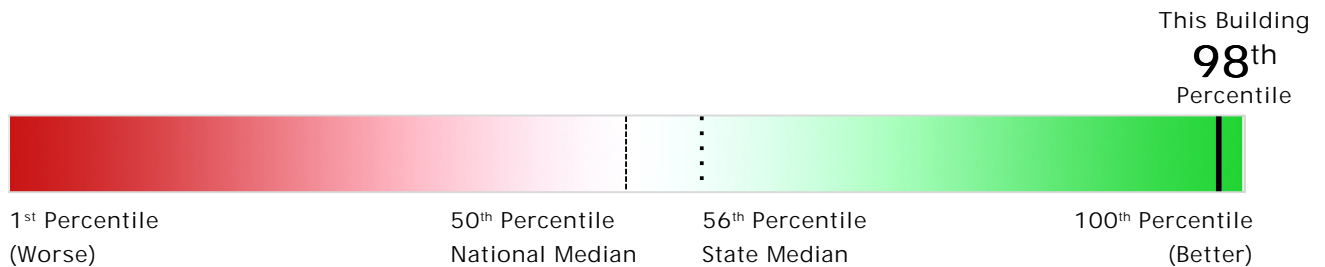
## 13. Building Comments

**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 **'Mercantile > 15,000 square feet'** and **'Receiving Sprinkler Credit'** across the entire ProMetrix® database.



The target risk is in the **98<sup>th</sup>** percentile which indicates it has risk characteristics **more favorable** than 98% 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: MERRIMACK CENTER (2S) - Line #10	11%	19%
Occupant: ZOE'S RESTAURANT - Line #15	16%	28%
Occupant: AMERICAN GIFTS AND NOVELTIES - Line #20	13%	23%
Occupant: GREATER CHARLOTTE TITLE AND TRUST - Line #25	13%	23%

## DESCRIPTION

Building Description:	<b>Merrimack Center (2s)</b>
Total Floor Area:	<b>30,000 sq ft</b>
Number Of Floors:	<b>2</b>
Number Of Basements:	<b>0</b>
<b><u>Sprinkler</u></b>	
Sprinkler System:	<b>Sprinklered</b>
Sprinkler Grading:	<b>68</b>

## PHOTOS



Front

6/10/2015



Rear

6/10/2015

# CODES AND CLASSIFICATIONS

UPDATED: 03/31/2015

Commercial Statistical Plan Territory Code:	<b>601</b>
Commercial Statistical Plan Class:	<b>0433</b>
Group II Commercial Statistical Plan:	<b>63</b>
Protection Clauses:	<b>1</b>
Public Protection Class:	<b>03</b>
Construction Class:	<b>6</b>
Group II Symbol:	<b>A</b>
Combustibility:	<b>3</b>
Rating-Construction-Protection Code:	<b>4603</b>

# WALL CONSTRUCTION DETAILS

UPDATED: 03/01/2015

Area (Sq.Ft)	Construction, Description and Details	Percentage of Total (%)	Basic charges	
			Combustible	Other
<b>All</b>	<b>Masonry</b> Type W-1, 8 inch thick	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>
	68.0% of masonry and/or fire resistive walls contain non-combustible panels			<b>0</b>
<b>Total</b>			<b>0.0</b>	<b>14.0</b>

# FLOORS AND ROOF CONSTRUCTION DETAILS

UPDATED: 03/01/2015

Area (Sq.Ft)	Construction, Description and Details	Percentage of Total (%)	Basic charges	
			Combustible	Other
<b>15000</b>	<b>Fire resistive</b> Roof and floor 2 Type D-2, 2-hour rated (masonry protection of supports) Protected 'vertical openings'	<b>100.0</b>	<b>0.0</b>	<b>15.0</b>
	Is the area of floor level(s) in direct contact with the ground Entire level(s) sprinklered	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	<b>Total</b>		<b>0.0</b>	<b>15.0</b>

# OCCUPANCY DETAILS

UPDATED: 03/01/2015

## Occupancy Detailed Summary

Occupant (ID)	Schedule No.	Charge	CSP Class	Comb	Susc	SPOC	Type	Floor Level	Floor Area (sq.ft)	Extinguisher	Sprinklered
ZOE'S RESTAURANT - Line #15	5212000000	100	0542	3	4		F	1	8000	✓	
AMERICAN GIFTS AND NOVELTIES - Line #20	5222901000	80	0567	3	3		F	1	5000	✓	✓
GREATER CHARLOTTE TITLE AND TRUST - Line #25	5223801000	80	0567	3	3		F	2	15000	✓	✓
MERCANTILE - (L/R) - Line #30	5553150000	110	0567	3			F	1	2000		

Comb: Combustibility

Susc: Susceptibility

SPOC: Sprinklered Occupancy Classification

## Hazard Details

Occupant	Occupant ID	Description	Schedule No.	Charge
ZOE'S RESTAURANT	15	COMMERCIAL COOKING W/AUTO EXTING	7341410000	
		NONSTD CLEARANCE FROM COMBUSTIBLES	7342000001	

## Formulas

Occupant (ID)	$(SC \times CC \text{ Factor}) + CB^*$			$((GG \times IP \text{ Factor} \times 0.001) + \text{Factor "A"}) \times \text{Factor "B"} \times \text{Ded Factor}^*$					Schedule Results
	Susceptibility Charge (SC)	Content Conversion (CC) Factor	Content Base (CB)	Gross Grade (GG)	Internal Protection (IP) Factor	Factor "A"	Factor "B"	Deductible Factor	
ZOE'S RESTAURANT - Line #15	150		71.0	169	0.97	0.010	1.147	0.991	0.192
	$150 + 71.0 =$			$((169 \times 0.97 \times 0.001) + 0.010) \times 1.147 \times 0.991 = 0.192$					
AMERICAN GIFTS AND NOVELTIES - Line #20	120		71.0	168	0.54	0.010	1.147	0.991	0.109
	$120 + 71.0 =$			$((168 \times 0.54 \times 0.001) + 0.010) \times 1.147 \times 0.991 = 0.109$					

GREATER CHARLOTTE TITLE AND TRUST - Line #25	120		71.0	168	0.54	0.010	1.147	0.991	0.109
	120 + 71.0		=	((168 x 0.54 x 0.001) + 0.010) x 1.147 x 0.991 = 0.109					
MERCANTILE - (L/R) - Line #30	0		71.0	0	0.00	0.010	1.147	0.991	0.000
	0 + 71.0		=	((0 x 0.00 x 0.001) + 0.010) x 1.147 x 0.991 = 0.000					

\*(SC x CC Factor) + CB = ((GG x IP Factor x 0.001) + Factor "A") x Factor "B" x Ded Factor = Schedule Results.

## SECONDARY CONSTRUCTION DETAILS

UPDATED: 03/01/2015

	Charge
Largest Floor Area (0) + (25) % Of Area Of (No) Other Floors (0) = Effective Area (0)	0.0
<b>Total</b>	<b>0.0</b>

## INTERNAL PROTECTION DETAILS

	Credit Factor
Standard Sprinkler System	0.56
<b>Total</b>	<b>0.56</b>

## BUILDING CALCULATION SUMMARY

UPDATED: 03/31/2015

Percentage Charges	
Total Highest Occupancy (Charge)	128.000
Number Of Other Occupancies	+ 3.000
	x 0.150
Other Occupancy Charges	40.500
Other Building Condition Charges	+ 0.000
<b>Net Occupancy Charge</b>	<b>168.500</b>
Occupancy Modification Factor	x 0.400
<b>Modified Occupancy Charge</b>	<b>67.400</b>
Secondary Construction Charges	+ 0.000
Calculation Base	+ 100.000
<b>Total Percentage Charge</b>	<b>167.400</b>

1

Occupancy modification factor is a factor that modifies the occupancy charge based on construction and internal protection features

Secondary construction charges is the deficiency charges related to construction features such as vertical openings, combustibile interior construction and finishes

Basic Building Grade		
Base Points		50.000
Combustible Points	+	0.000
Other Points	+	29.000
<b>Total Points</b>		<b>79.000</b>
Construction Modification Factor	x	1.000
<b>Basic Building Grade (minimum of 35)</b>		<b>79.000</b>
Total Percentage Charge	x	167.400 <span style="border: 1px solid gray; border-radius: 50%; padding: 2px;">1</span>
<b>Unexposed Building Grade</b>		<b>132.000</b> <span style="border: 1px solid gray; border-radius: 50%; padding: 2px;">2</span>

Unexposed Building Grade is a score developed from construction and occupancy deficiencies

Final Calculation		
Unexposed Building Grade		132.000 <span style="border: 1px solid gray; border-radius: 50%; padding: 2px;">2</span>
Exposure Charge	+	0.000
<b>Exposed Building Grade</b>		<b>132.000</b>
Public Protection Class Factor	x	0.680
<b>Gross Building Grade</b>		<b>90.000</b>
Internal Protection Factor	x	0.560
<b>Final Building Grade</b>		<b>50.000</b>
	x	0.001
Building Conversion Factor	x	0.790
Factor "A"	+	0.010
Factor "B"	x	1.187
Deductible Factor	x	0.991
<b>Building Group I Schedule Result</b>		<b>0.041</b>
<b>Contents Base</b>		<b>71.000</b>
<small>(Gross Building Grade x Building Conversion Factor)</small>		

Exposed building grade is a score developed from construction and occupancy deficiencies of the risk evaluated and the exposure hazard from adjacent risks



Gross building grade is a score developed from construction and occupancy deficiencies of the risk evaluated, the exposure hazard from adjacent risks, and the public protection classification

Final building grade a score developed from construction, occupancy and internal protection deficiencies of the risk evaluated, the exposure hazard from adjacent risks, and the public protection classification

## BUSINESSES AT ADDRESS

Data provided by infogroup®

## DETAILED LOCATION® DATA

### TERRITORY CODES

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ISO Commercial Territory Code:	<b>310</b>
ISO Group II Zone - Commercial:	<b>TERRITORY II</b>
ISO Commercial Auto Territory Code:	<b>023</b>

### BUILDING CODE EFFECTIVENESS GRADING SCHEDULE (BCEGS®) - COMMERCIAL

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Year	Jurisdiction	BCEGS Grade
<b>1995</b>	<b>DUPLIN CO</b>	<b>05</b>
<b>1998</b>	<b>DUPLIN CO</b>	<b>05</b>
<b>2003</b>	<b>DUPLIN CO</b>	<b>05</b>
<b>2009</b>	<b>DUPLIN CO</b>	<b>04</b>
<b>2013</b>	<b>DUPLIN CO</b>	<b>04</b>

### WIND - DETAILED

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Distance to Ocean or Gulf:	<b>30 miles and greater</b>
Distance to Nearest Body of Water:	<b>30 miles and greater</b>

### CRIME INFORMATION - COMMERCIAL

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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<sup>®</sup> CAP Index<sup>®</sup> 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
<b>CAP Index<sup>®</sup></b> <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>	<b>4</b>	<b>4</b>	<b>4</b>
<b>Aggregate Crimes Against Person</b> <i>This score represents a weighted average of homicide, rape, robbery, and aggravated assault.</i>	<b>5</b>	<b>5</b>	<b>5</b>
<b>Aggregate Crimes Against Property</b> <i>This score represents a weighted average of burglary, larceny, and motor vehicle theft.</i>	<b>5</b>	<b>5</b>	<b>5</b>

Individual Crime Scores	Current	Past	Forecasted
Arson	<b>4</b>	<b>4</b>	<b>4</b>
Auto Theft	<b>4</b>	<b>3</b>	<b>4</b>
Robbery	<b>4</b>	<b>4</b>	<b>4</b>
Aggravated Assault	<b>5</b>	<b>5</b>	<b>5</b>
Burglary	<b>4</b>	<b>4</b>	<b>5</b>
Homicide	<b>5</b>	<b>5</b>	<b>5</b>
Rape	<b>5</b>	<b>5</b>	<b>5</b>
Larceny	<b>5</b>	<b>5</b>	<b>6</b>

- Class 1 *Less than 1/5 of the national average*

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- Class 2 *1/5 to 1/4 of the national average*

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- Class 3 *1/4 to 1/3 of the national average*

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- Class 4 *1/3 to 1/2 of the national average*

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- Class 5 *1/2 to 1 times the national average (midpoint)*

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- Class 6 *1 to 2 times the national average*

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- Class 7 *2 to 3 times the national average*

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- Class 8 *3 to 4 times the national average*

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- Class 9 *4 to 5 times the national average*

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- Class 10 *More than 5 times the national average*

## BUILDING COMMENTS

Contact Name: N/A  
Phone Number: N/A  
Escorted By: N/A  
Year Built: 2005

## PUBLIC PROTECTION INFORMATION

Evaluated Class: N/A  
Statistically Graded: N/A

## OBSERVATIONS

This building was built 2005. It is a commercial building with a Restaurant and a gift store on the first floor and offices on the Second floor.

The building is protected by an automatic sprinkler system with a Fire pump. The system is serviced annually by rightfireprotection inc. The last

Inspection was done on 03/02/2012. There are no records available for Fire tests

Having been conducted. So, it has been graded without the pump.

Zoe's restaurant with cooking equipment consists of woks, gas burners, Charbroiled grill and two deep fryers. The fryers are less than a Year old. The

Cooking equipment is located under a metal exhaust hood that has Listed grease filters

Properly installed. Standard clearance observed from the cooking Surfaces to the lowest

Edge of the grease removal device.no installation certificate for the Hood was available.

The hood and the cooking surfaces are protected by a ul300 compliant Wet chemical fire extinguishing system.

The insured has a semi-annual maintenance agreement for servicing the Extinguishing system. Which was last serviced by rightfireprotection Inc. On 03/2012.

