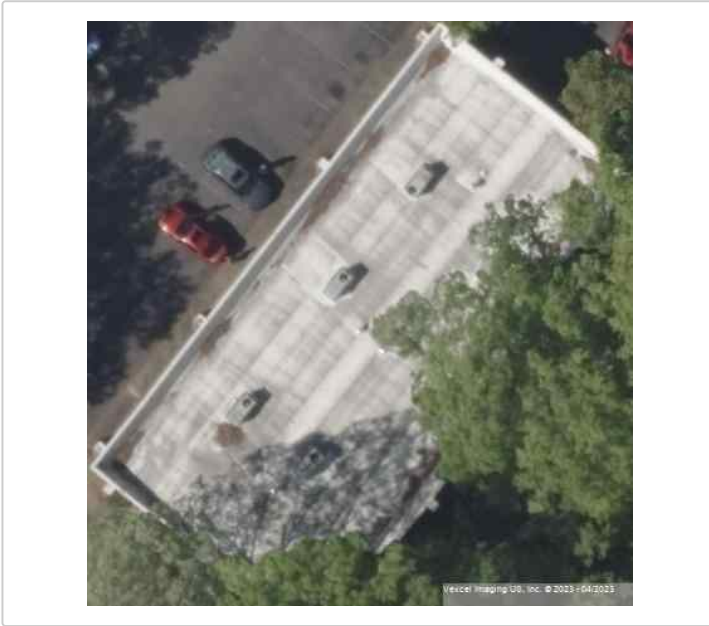


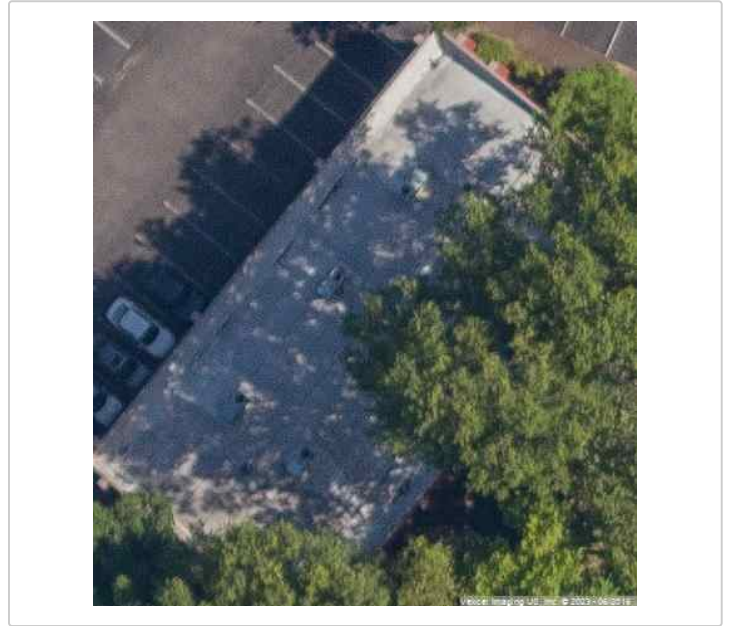
# Roof Underwriting Report

## PHOTOS



Latest Photo

04/13/2023



Historic Photo

06/09/2016

## LATEST ROOF DETAILS

Condition Score:

**3 - Moderate** →

Age:

**>25 Years (Last Updated 1996)**

Shape:

**Flat**

Age Confidence:

**7 - Medium**

Cover Materials:

**Membrane**

360Value® Replacement Cost:

**\$54,369**

Rooftop Latitude/Longitude:

**(36.82820564, -76.13105964)**

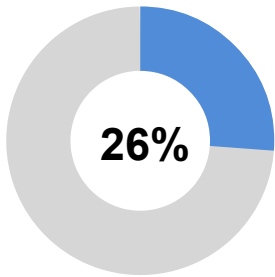
## ROOF EQUIPMENT NEW

AC Units:	4
Chimneys:	0
Roof Vents:	2
Satellite Dishes:	0
Solar Panels:	False

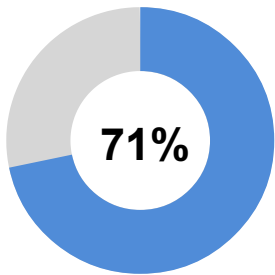
## NOTABLE CONDITIONS

1. Water Pooling

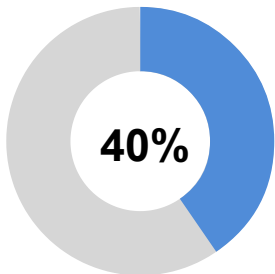
## TREE COVERAGE NEW



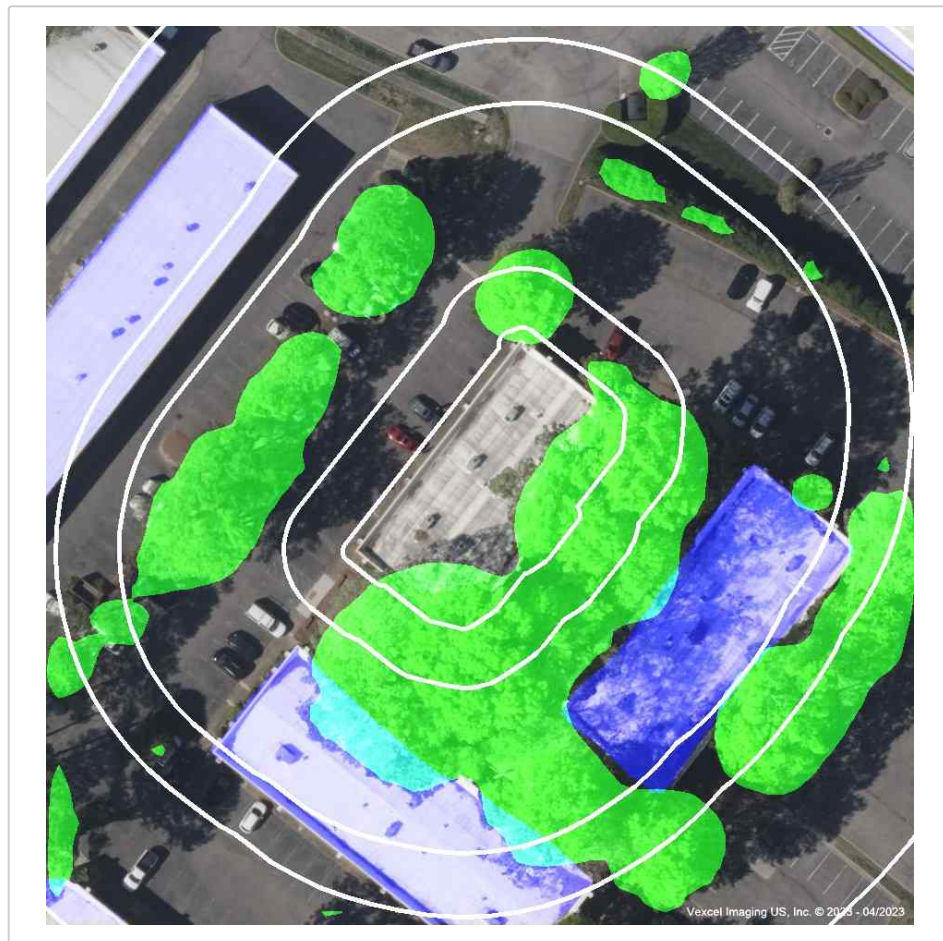
Tree Overhang



Within 30ft



Within 100ft



Defensible Space Image

04/13/2023

# WEATHER RELATED ANALYTICS

## HAIL RISK SCORE (1 - 10)



Damaging hail likely every 2 - 4 years

## WIND RISK SCORE (1 - 10)






Damaging wind likely every 2 - 3 years

Very Low	Low	Moderate	High	Very High
1	2 - 4	5 - 6	7 - 8	9 - 10

### Roof Condition Score

Roof Score	Roof Condition Score	Underwriting Guidance
R	Review	Defer to an underwriter
3	Moderate	Property presents noticeable damage
4	Good	Property presents small amounts of damage, mostly cosmetic
5	Excellent	Property has no noticeable damage

Change detected indicator gives an estimate if significant Roof Condition Score change has occurred between the historic image and current image

Indicator	State	Change Detected Guidance
	Positive	Significant improvement
	Neutral	Small amounts or no significant change
	Negative	Significant degradation

Hail Risk Score gives a measure of short- to medium-term future hail risk to help identify areas of emerging hail risk based on recent hail activity. Score range is 1-10.

Hail Risk Score	Hail Risk	Hail Risk Guidance
1	Very Low	Damaging hail unlikely in the next 5–10 years
2	Very Low to Low	Damaging hail likely every 5 years.
3	Low	Damaging hail likely every 2–4 years
4	Low to Moderate	Damaging hail likely every 2–3 years

5	Moderate	Damaging hail likely every other year
6	Moderate	Damaging hail very likely every other year
7	Moderate to High	Damaging hail likely every 1–2 years
8	High	Damaging hail very likely every 1–2 years
9	Very High	Damaging hail likely every year
10	Extreme	Damaging hail very likely every year

Wind Risk Score gives a measure of short- to medium-term future wind risk to help identify areas of emerging wind risk based on recent wind activity. Score range is 1-10.

Wind Risk Score	Wind Risk	Wind Risk Guidance
1	Very Low	Damaging wind unlikely in the next 5–10 years
2	Very Low to Low	Damaging wind likely every 5 years.
3	Low	Damaging wind likely every 2–4 years
4	Low to Moderate	Damaging wind likely every 2–3 years
5	Moderate	Damaging wind likely every other year
6	Moderate	Damaging wind very likely every other year
7	Moderate to High	Damaging wind likely every 1–2 years
8	High	Damaging wind very likely every 1–2 years
9	Very High	Damaging wind likely every year
10	Extreme	Damaging wind very likely every year

#### Roof Age Confidence

Roof Age Confidence Score	Description
9 - High	Multiple data sources and/or a roof permit exists.
8 - High	The property's year built is within permit coverage date and jurisdiction has strong enforcement.
7 - Medium	Single source or the property's year built is within permit coverage date and jurisdiction has average enforcement.
5 - Modeled	Not in coverage or less than 10 years of continuous collection and the jurisdiction has weak enforcement.

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

ORDERED BY: **INSURANCE SERVICES OFFICE - ISO MARKETING SUPPORT (B. HUYNH)**



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