Small Commercial Underwriting Report

ABC RESTAURANT
1234 MAIN ST.
ANYTOWN VA 23510-1107

RISK ID: **12 AB12 345678** ON-SITE SURVEY: **11/1/2004** LAST UPDATE: **10/6/2021**

EXECUTIVE SUMMARY

Business		
Profile	Business Name	**ABC Restaurant**
	Primary SIC	**5812 - EATING PLACES**
	Primary NAICS	**72251117 - RESTAURANTS**
	Secondary NAICS	**72251301 - FOODS-CARRY OUT**
	Tertiary NAICS	**72232001 - CATERERS**
	Sales	**$288,000**
	Employees	**6**
	Liquor License	**Available**
	Professional License Id	**Not Available**
Creditworthiness	Credit Score	**642**
	Bankruptcy Filings	**0**
Violations	OSHA Violations	**0**
Property		
Premise Overview	Construction Class	**Joisted Masonry**
	Square Footage	**1,089 sq. ft**
	Public Protection Class	**3**
Neighborhood		
Characteristics	Crime Index	**7 (out of 10)** (Better) (Worse)

BUSINESS PROFILE

COMPANY OVERVIEW

The business description, executives, registrations and company age provide a glimpse into the business operations and stability.

- ☐ *Application verification*
- ☐ *Risk selection*

Business Description

Business description not available for this business.

Business Address:	**1234 Main St., Anytown VA, 23510**
GPS Coordinates:	**36.852893 , -76.296199**
Website Address:	**abccuisine.com**
Parent Company:	**DEF Corporation**
Location Type (Headquarters / Branch / Single):	**Independent**
Hours of Operation:	**Mon 17:00 - 22:00** **Tue 17:00 - 22:00** **Wed 17:00 - 22:00** **Thu 17:00 - 22:00** **Fri 17:00 - 22:00** **Sat 17:00 - 22:00**
Phone:	**(123) 456-7890**
Primary SIC:	**5812 - EATING PLACES**
Primary NAICS:	**72251117 - RESTAURANTS**
State of Incorporation:	**Not Available**
FEIN Number:	**Not Available**
Year Started:	**Not Available**
Professional License:	**Not found**
Is Insured:	**Not Available**
Related Entity Names:	**ABC Restaurant – Anytown** **DEF Corp** **DEF Corporation** **DEF**
Related Entity Addresses:	**1234 Main St., Anytown VA, 23510** **1234 Main St., Anytown VA, 23504**
Hires Subcontractors:	**Not Available**
Area Of Operation:	**Not Available**

Industry Specific Data

Exposures :	**ResidentialWork : Yes** **SafetyProcessInPlace : Yes** **Food Service : YES** **Parking : YES** **Food On Premises : YES** **Residential Work : YES** **Business Parking Garage : No** **Table Service : YES** **Bar_Image : YES** **Business Parking On Streeet : No** **Alcohol : YES** **Take Out : YES** **Business Parking Lot : YES**

Company Registration

Registration information is not available for this business.

Listed Executives

Owner:	**Robert Smith**
Other:	**Mary Jones**

COMPANY CLASSIFICATION

Many businesses do not fit neatly into a GL classification. Some companies provide unique services and products while others span multiple classifications. Non-disclosed / mis-classified classifications are a common source of mis-priced policies. Alternate SIC code and GL classifications should be evaluated to confirm classing accuracy.

- ☐ *Application verification*
- ☐ *Risk selection*
- ☐ *Pricing*

Recognized SIC code matched with GL classification associations

	SIC	GL Classification	
Primary	**5812 - EATING PLACES**	**11039**	**Caterers**
		11168	**Concessionaires**
		14401	**Ice Cream Stores**
		15656	**Nightclubs**
		16819	**Restaurants - operated by concessionaires - Other than Not-For-Profit**
		16820	**Restaurants - operated by concessionaires - Not-For-Profit only**
		16900	**Restaurants - with no sale of alcoholic beverages - with table service**
		16901	**Restaurants - with no sale of alcoholic beverages - without table service with seating**
		16902	**Restaurants - with no sale of alcoholic beverages - without seating**
		16910	**Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - with table service**
		16911	**Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - without table service with seating**
		16915	**Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - with dance floor**
		16916	**Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - without dance floor**
		91547	**Commissary Work**

Industries most often associated with the Primary SIC code.

	SIC	GL Classification	
5%	**5813 - DRINKING PLACES**	**15656**	**Nightclubs**
		16920	**Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: table service**
		16921	**Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: no table service**
		16930	**Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: table service**

		16931	Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: no table service
		16940	Restaurants - with sale of alcoholic beverages that 75% or more of total annual receipts of the restaurants - bar service only (no tables): with dance floor
		16941	Restaurants - with sale of alcoholic beverages that 75% or more of total annual receipts of the restaurants - bar service only (no tables): without dance floor
2%	5461 - RETAIL BAKERIES	10100	Bakeries
1%	5411 - GROCERY STORES	11288	Delicatessens
		13673	Grocery Stores
		18501	Supermarkets
1%	5961 - CATALOG AND MAIL-ORDER HOUSES	11020	Catalog or Premium Coupon Redemption Stores
		16750	Internet Retailers
		16751	Internet Auctions
		45900	Mail Order or Online Drugstores
		45901	Mail Order Houses
1%	5499 - MISCELLANEOUS FOOD STORES	10146	Beverage Stores - soft drinks and beer
		13720	Health or Natural Food Stores
		15224	Meat
		18435	Stores - food or drink - Other than Not-For-Profit
		18436	Stores - food or drink - Not-For-Profit only

EXPOSURE METRICS

Exposure metrics should be evaluated for application inconsistencies with the below estimates and typical industry ratios.

- ☐ *Application verification*
- ☐ *Risk selection*
- ☐ *Pricing*
- ☐ *Management efficiency*

Business exposure estimates (for Multi-location businesses)

When actual or phone-verified information is not available, estimated metrics are modeled based on actual data for similar types of businesses, similar locations, and similar geographies. Estimations should not replace application responses, but are intended to provide validation that application information is reasonable.

Not Available

Business exposure estimates (at this location)

When actual or phone-verified information is not available, estimated metrics are modeled based on actual data for similar types of businesses, similar locations, and similar geographies. Estimations should not replace application responses, but are intended to provide validation that application information is reasonable.

Sales Volume:	**$288,000**
Employees:	**6**
Payroll at this Location:	**$0 - $99,999**
Contract Labor Expenses at this Location:	**$0 - $999**
Advertising Expenses at this Location:	**$5,000 - $9,999**
Premise Floor Area:	**1,500 - 2,499 sq. ft**
Own / Lease Indicator:	**Not Available**
Rent / Lease Expenses:	**$0 - $9,999**

Benchmark ratios

	Industry benchmark	This location
Sales Volume / Employee	**Not Available**	**$48,000**
Payroll / Employee	**Not Available**	**$0 - $16,666**
Payroll / Sales Volume	**Not Available**	**0% - 35%**

LIQUOR AND FIREARMS LICENSE

Liquor license and federal firearm license details should match application information. State liquor liability grading measures the degree of liquor liability imposed on an insured within that state. Licenses to sell liquor and firearms represent unique risks associated with the likelihood and severity of premise-related liability claims.

- ☐ *Application verification*
- ☐ *Pricing*
- ☐ *Risk selection*

Liquor license details

License Number:	**25865**
Category:	**Wine and Beer On Premises**
License Start Date:	**2015-02-01**
License End Date:	**2016-01-31**
Licensed For:	**ABC Restaurant**
Status:	**Active**

VIRGINIA State Liquor Liability Grading

State liquor liability regulations are scored 0 to 10. A “zero” score represents the least liability or no cause of action against one who supplies, furnishes, vends or sells liquor . A “10” score represents strict liability for one who supplies, furnishes, vends or sells liquor.

0 (out of 10)



Firearm license details

Firearms license information not available for this business at this address.

BUSINESS CREDITWORTHINESS

CREDIT METRICS

The business legal structure should match application information. Lien filings, a poor credit score, and unfavorable credit benchmarks can highlight risky credit behavior indicative of business insolvency or concerning management efficiency.

- ☐ *Application verification*
- ☐ *Risk selection*
- ☐ *Management efficiency*

Legal Structure

Legal Name:	**ABC Restaurant**
Business Linkage (Parent Company):	**DEF Corporation**
Bankruptcy Filings:	**0**
Tax Liens:	**0**

BUSINESS VIOLATIONS

OSHA VIOLATIONS

OSHA violations are an indicator of ongoing risks by failing to assure safe and healthy working conditions to employees and customers/third parties by not setting or enforcing safety standards. It might potentially lead to future risks.

- ☐ *Risk selection*
- ☐ *Pricing*
- ☐ *Management efficiency*

Inspections in last 10 years:	**2**
Violations in last 10 years:	**0**
Total Serious OSHA Violations in last 10 years:	**0**

HAZARDOUS MATERIALS

Presence of hazardous materials are an indicator of potential ongoing risks and the likelihood for future risks.

- ☐ *Risk selection*
- ☐ *Pricing*
- ☐ *Management efficiency*

Hazardous Chemicals

There were no reported hazardous materials stored at this address for this business.

Hazardous substance releases and oil spills

There were no reported hazardous substance release or spills at this address.

PROPERTY

BUILDING ATTRIBUTES

Building attributes provide insightful information regarding construction features relating to risk. The Public Protection Classification (PPC) measures a community's fire protection services and its capabilities for suppressing a fire once one has occurred. Together, this information provides insightful guidance on the likelihood and severity of premise–related liability claims.

- ☐ *Risk selection*
- ☐ *Pricing*
- ☐ *Application verification*

Property Characteristics

Year Built:	**1989**
Square Footage:	**1,089 sq. ft**
Number of Stories:	**1**
Construction class:	**2 (Joisted Masonry)**

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.

Properties built before 1978 may be subject to risk due to lead content.

Public Protection Classification

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™):	**3**
Fire Protection Area:	**Anytown**
Drive Distance to Responding Fire Station:	**2 miles**
Responding Fire Station:	**Anytown FS 6**
Water Supply Type:	**Hydrant**

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.

Property

Number Of Businesses At Address:	**1**
Businesses At Address:	**ABC Restaurant**

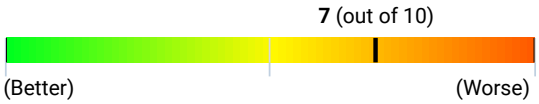
NEIGHBORHOOD CHARACTERISTICS

LIKELIHOOD OF CRIME

Crime analytics identifies the potential risk of crimes for ten crime types as well as an overall risk score, providing insightful guidance on the likelihood and severity of premise-related liability claims.

- ☐ *Risk selection*
- ☐ *Pricing*

Current Crime Index



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® *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.*	**205** (Class 7)	**263** (Class 7)	**200** (Class 7)
Aggregate Crimes Against Person *This score represents a weighted average of homicide, rape, robbery, and aggravated assault.*	**319** (Class 8)	**306** (Class 8)	**324** (Class 8)
Aggregate Crimes Against Property *This score represents a weighted average of burglary, larceny, and motor vehicle theft.*	**321** (Class 8)	**624** (Class 10)	**273** (Class 7)

Individual Crime Scores	Current	Past	Forecasted
Arson	**201** (Class 7)	**258** (Class 7)	**196** (Class 6)
Auto Theft	**251** (Class 7)	**332** (Class 8)	**262** (Class 7)
Robbery	**209** (Class 7)	**264** (Class 7)	**206** (Class 7)
Aggravated Assault	**372** (Class 8)	**335** (Class 8)	**383** (Class 8)
Burglary	**191** (Class 6)	**231** (Class 7)	**205** (Class 7)
Homicide	**315** (Class 8)	**324** (Class 8)	**297** (Class 7)
Rape	**285** (Class 7)	**473** (Class 9)	**263** (Class 7)
Larceny	**398** (Class 8)	**751** (Class 10)	**336** (Class 8)



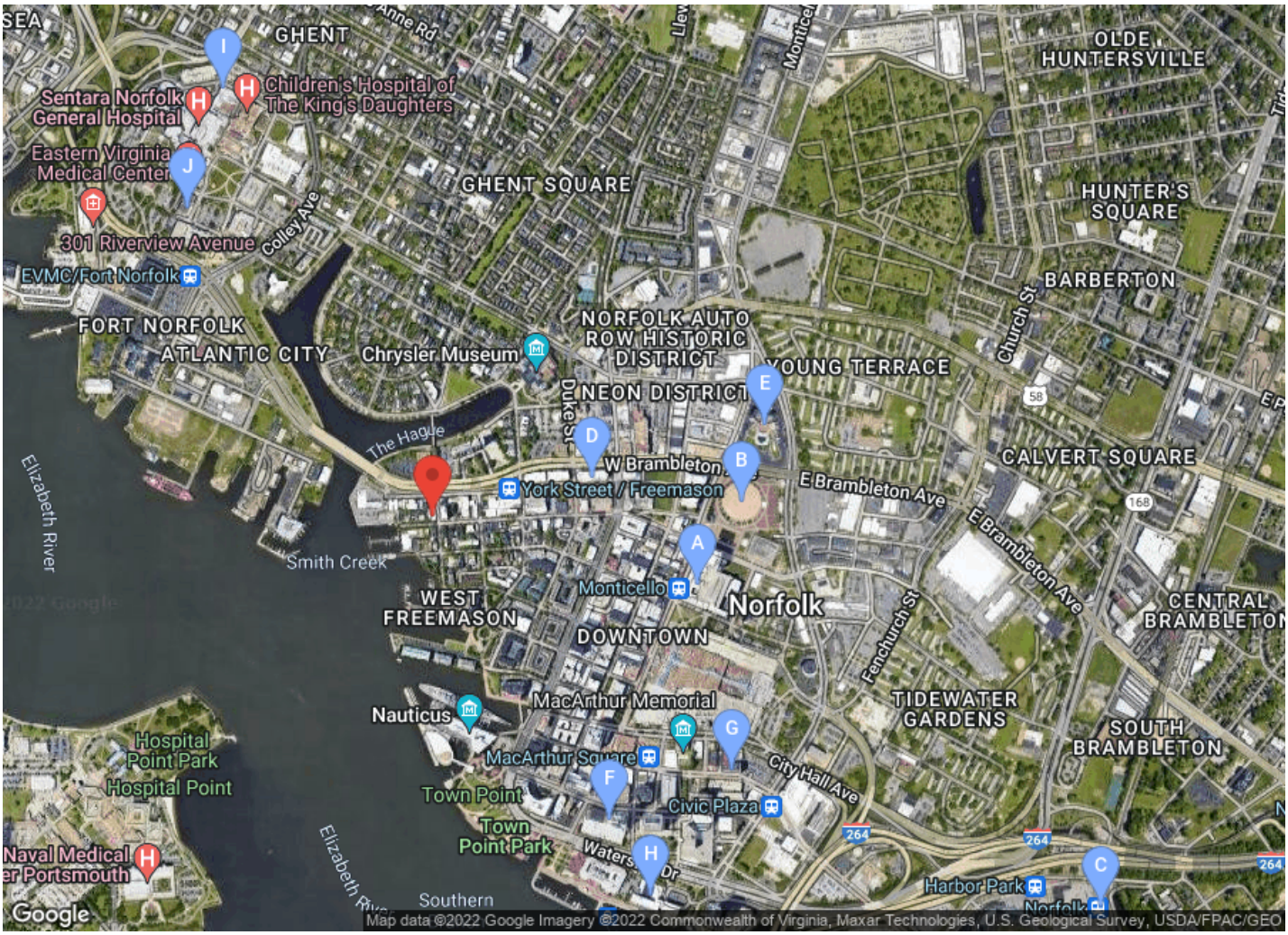
0 - 19 (Class 1)	Less than 1/5 of the national average
20 - 24 (Class 2)	1/5 to 1/4 of the national average
25 - 32 (Class 3)	1/4 to 1/3 of the national average
33 - 49 (Class 4)	1/3 to 1/2 of the national average
50 - 99 (Class 5)	1/2 to 1 times the national average (midpoint)
100 - 199 (Class 6)	1 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

NEIGHBORHOOD EXPOSURES

Risks associated with the type and amount of foot and vehicular traffic, along with exposure from neighboring properties, can have a significant impact on the likelihood and severity of premise-related liability claims.

☐ *Risk selection*
☐ *Pricing*

This map identifies up to 10 high risk properties that are also within 0.5 miles from the property of interest. High risk property types include bars, restaurants, transportation centers, and other properties that can attract high volumes of people.



	Exposure name	Type	Walking Distance
A	**Buffalo Wild Wings**	**Bar, Restaurant**	**0.5 mi**
B	**Anytown Scope Arena**	**Stadium**	**0.6 mi**
C	**Anytown Station**	**Bus Station, Train Station**	**1.6 mi**
D	**Hotel Anytown Downtown**	**Lodging**	**0.3 mi**
E	**Lodging Anytown Downtown**	**Lodging**	**0.7 mi**
F	**Anytown Waterside Lodging**	**Lodging**	**0.7 mi**
G	**Lodging Anytown Downtown**	**Lodging**	**0.8 mi**
H	**Anytown Waterside Hotel**	**Lodging**	**1.1 mi**
I	**Prime Care Credit Union**	**Atm**	**1.0 mi**
J	**Medical School Family Practice**	**University**	**0.8 mi**

POLICY#/INSURED: **TEST** ORDERED BY: **HARTFORD INSURANCE GROUP - COGNIZANT-CHAR (H. USER)**

ProMetrix®

© 2008, 2022 Insurance Services Office, Inc. All rights reserved.

Verisk™