



BUILDING UNDERWRITING REPORT



**THE EXAMPLE PRINTERS (2S)
100 ZEXAMPLE ST
SAN FRANCISCO, CALIFORNIA 94112**

Included in this report

Photos
Relative Hazard Grading
Public Protection Classification
Building/Occupancy Summary
Construction Details and Building Fire Protection
Occupancy Details
General Building Comments
Detailed LOCATION[®] Data
 Territory Codes
 BCEGS[™] - Commercial
 Wind
 CapRisk[™] Crime Information
Probable Maximum Loss/Maximum Foreseeable Loss



BUILDING UNDERWRITING REPORT

BUILDING INFORMATION

THE EXAMPLE PRINTERS (2S)
100 ZEXAMPLE ST
SAN FRANCISCO, CALIFORNIA 94112
County : SAN MATEO
Secondary Address(es) : SPECIFIC

ISO Risk ID : 04 8888 999995
On-Site Survey On : 04/2003
Schedule Applied Date : 04/03/2003
Year Built: 1969

BUILDING IMAGES



FRONT OF BUILDING

Picture taken 06/2004



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REAR OF BUILDING

Picture taken 06/2004



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RELATIVE HAZARD GRADING

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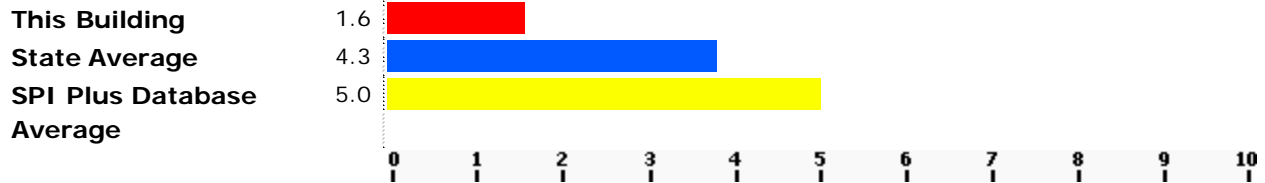
The Relative Hazard Grading uses a scale to rate a building's construction, occupancy, fire protection, and exposure. Higher numbers mean the building has a greater number of deficiencies. The bar graph also indicates how a building compares with state and countrywide averages of similar buildings.

Occupancy:

LEATHER/MINERAL/PAPER/PLASTIC/PRINTING/RUBBER
MFG

Building Fire

Protection:
SPRINKLERED



About Relative Hazard Grading (RHG)

RHG is expressed numerically and graphically (bar graph) to compare the building surveyed (This Building) with the both the State Average and SPI Plus Database Average for all buildings of similar occupancy within ISO's SPI Plus database. The State Average and SPI Plus Database Average are based upon information for all buildings, and their unique individual characteristics, to include construction class, occupancy, hazards of occupancy, and external and internal protection. This information is then compared to the specific results for the building being evaluated.

Comparing the three metrics can assist a reviewer in evaluating the risk control features at a property and enable a more informed decision to be made in terms of existing building controls.

Public Protection Classification

Public Protection Class : 02

The PPC Report provides the PPC code and corresponding fire district for the risk location. It indicates whether the risk is within a subscription fire district - where residents or companies pay to get fire protection services. The report also includes the dwelling PPC code and state-specific information.

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.



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BUILDING/OCCUPANCY SUMMARY

Construction: Class : 4(MASONRY NON-COMBUSTIBLE)

2 STORIES WITH NO BASEMENT

Total Floor Area : 101,520 sq. ft.

Building Fire Protection:

SPRINKLER SYSTEM INSTALLED

- RECEIVING CREDIT

SPRINKLER GRADING = 72

Occupancy - Number of Occupants : 1

	Number	% of Area	Hazards
Habitational			
Mercantile			
Restaurants			
Vacancies			
Offices			
Non-Manufacturing			
Manufacturing	1	100.0	YES
Building Services			
Overall Combustibility		3(MEDIUM)	

Construction Class Definitions

ISO defines six construction classes for commercial buildings.

1. Frame - buildings with more than 1/3 of the total wall area of combustible materials
2. Joisted Masonry - buildings with 2/3 or more of the total wall area of masonry or fire-resistive materials, and more than 1/3 of the total floor and roof area of combustible materials
3. Noncombustible - buildings with 2/3 or more of the total wall area and 2/3 or more of the floor and roof area of noncombustible materials
4. Masonry Noncombustible - buildings with 2/3 or more of the total wall area of masonry or fire-resistive materials, and 2/3 or more of the total floor and roof area of noncombustible materials
5. Modified Fire Resistive - buildings with 2/3 or more of the total wall, floor, and roof area of masonry or materials with a fire resistance rating of not less than one hour
6. Fire Resistive - buildings with 2/3 or more of the total wall, floor, and roof area of masonry or materials with a fire resistance rating of not less than two hours

Overall Combustibility Definitions

Combustibility is the measure of how the contents of a building will contribute to the spread of fire in a building.

ISO defines five levels of Overall Combustibility for commercial buildings.

1. (Low) Non-Combustible - 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



BUILDING UNDERWRITING REPORT

CONSTRUCTION DETAILS AND BUILDING FIRE PROTECTION

This section defines the types of construction materials used in the walls, roof(s) and floors of the building, in addition to their combustibility and fire resistance. The square footage for each level of the building is defined. The specifics of the fire protection features of the building are also identified.

This information has been collected as a result of an on-site review of the building by an ISO field survey representative, who has undergone extensive training and testing to ensure that a high standard of accuracy is ensured for each building survey.

WALLS : 96.2% MASONRY - REINFORCED CONCRETE 16 INCHES THICK
3.8% NONCOMBUSTIBLE MATERIAL SUCH AS ALUMINUM, STEEL, ETC.

ROOFS : 100.0% MASONRY SLAB 3 INCHES THICK ON UNPROTECTED METAL SUPPORTS

FLOORS : 50.0% MASONRY SLAB 3 INCHES THICK ON UNPROTECTED METAL SUPPORTS
50.0% LOWEST FLOOR LEVEL IS CONCRETE, EARTH, STONE OR OTHER
NONCOMBUSTIBLE MATERIAL

FLOOR AREA : FLOOR LEVELS 1 TO 2 ARE 50,760 SQ FT EACH

BUILDING FIRE PROTECTION DETAILS

GRADED AS SPRINKLERED WITH A SPRINKLER GRADING OF 72



BUILDING UNDERWRITING REPORT

OCCUPANCY DETAILS

This section provides information on the occupants and type of business operations for each occupant of the building, along with the total square footage each maintains within the building. Also included are specifics on fire protection for each occupant, as well as an identification of combustibility and susceptibility to fire damage for the contents of each occupant.

Occupancy# 015 JOB PRINTER MAIN BUILDING - SPRINKLER CREDIT APPLIED

FLOOR LEVELS 1 TO 2 ARE 50,760 SQ FT EACH; SPRINKLERED

COMBUSTIBILITY: 3(MEDIUM) SUSCEPTIBILITY: 3(MEDIUM)

OVER 1 GAL OF TYPE I LIQUIDS

TYPE I LIQUID HANDLING

HIGH PILED STOCK



BUILDING UNDERWRITING REPORT

GENERAL BUILDING COMMENTS

DIRECTIONS: N/S BETWEEN E ELDERT & CULOMBERT AVE

YEAR BUILT: 1969

CONTACT: JOHN DOE (650) 555-6840

ESCORTED BY: JOHN DOE

BUILDING OWNER: MARY DOE (415) 555-9862

STORAGE OF 10 GALLONS OF TYPE I FLAMMABLE LIQUIDS ON A METAL RACK IN THE PRINTING AREA OF SNYDER/NEWELL. THE LIQUIDS ARE HANDLED DIRECTLY FROM THE 1 AND 5 GALLON CONTAINERS.

RACK STORAGE OF PAPER STOCK AND FINISHED PRINTED ADVERTISING IS 20 FT. HIGH AND OCCUPIES AN AREA OF 160 FT. X 140 FT. WHICH IS 61% OF THE WAREHOUSE AREA.

INTERNAL PROTECTION: THE WAREHOUSE AREA HAS WET STANDPIPE & HOSE STATIONS BUT THE OFFICES DO NOT.

THE LOCAL EXTERIOR WATER FLOW ALARMS DO NOT APPEAR TO BE CENTRALLY MONITORED.



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DETAILED LOCATION® DATA

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LOCATION® Territory Codes

ISO Commercial Property Territory - 380
ISO Commercial Group II Zone - No results found for the search criteria
ISO Commercial Auto Territory - 051

LOCATION® BCEGS™ - Commercial

Year	Jurisdiction	BCEGS
1999	Anywhere	99
2004	Anywhere	99
2004	Anywhere	04
1997	Anywhere	03
1998	Anywhere	04
2005	Anywhere	07

LOCATION® Wind - Detailed

Distance to Ocean or Gulf: 10 mi to less than 15 mi PACIFIC OCEAN
Distance to Nearest Body of Water: 1 mi to less than 2 mi UPPER CA BAY

LOCATION® CAPRisk™

LOCATION® CAPRisk™ 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 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® CAPRisk™ Crime Information - Commercial (Range: 1 - Low, 10 - High)

	Current	Past	Forecasted
CAPRisk™ Index (1 Low 10 High):	7	7	7
Arson:	7	7	7
Auto Theft:	6	6	6
Robbery:	7	7	7
Aggravated Assault:	6	6	6
Burglary:	8	8	8
Homicide:	7	6	7
Rape:	7	7	8

Larceny:	6	6	6
Aggregate Crimes Against Person:	7	6	7
Aggregate Crimes Against Property:	6	6	6

Detailed LOCATION[®] Data (Continued)

LOCATION Crime Service 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 over 5 represent above-average predicted crime risks, while scores under 5 indicate below-average risks.

Crime Classifications Explanations

Class 1	: Less than 1/5 of the national average
Class 2	: 1/5 to 1/4 of the national average
Class 3	: 1/4 to 1/3 of the national average
Class 4	: 1/3 to 1/2 of the national average
Class 5	: 1/2 to 1 times the national average (midpoint)
Class 6	: 1 to 2 times the national average
Class 7	: 2 to 3 times the national average
Class 8	: 3 to 4 times the national average
Class 9	: 4 to 5 times the national average
Class 10	: More than 5 times the national average

¹ CAPRisk Index Score: Weighted average of the homicide, rape, and robbery scores. We emphasize these three (3) crimes because, in a business environment, they pose the greatest danger to employees and customers.

² Aggregate Crimes Against Person Score: This score represents a weighted average of homicide, rape, robbery, and aggravated assault.

³ Aggregate Crimes Against Property Score: This score represents a weighted average of burglary, larceny, and motor vehicle theft.



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PROBABLE MAXIMUM LOSS REPORT

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Building (Line # 010):	Probable Maximum Loss	Maximum Foreseeable Loss
THE EXAMPLE PRINTERS (2S)	13%	23%
Occupant/Content (Line # 015):	Probable Maximum Loss	Maximum Foreseeable Loss
JOB PRINTER MAIN BUILDING	15%	28%

The percentages shown were calculated using information on file in our Specific Property Information database.

Probable Maximum Loss (PML)

A determination of the maximum percentage of a building or occupant/content, which under normal conditions, could be damaged in a single fire. This calculation takes the following variables into account:

- Building Construction
- Combustibility of Contents (measure of the effect of contents on the building structure under fire conditions)
- Susceptibility of Contents (measure of the damage to merchandise or materials either from the direct or resultant effects of fire, smoke, and water)
- Protection (both Public and Private)

Maximum Foreseeable Loss (MFL)

Starting with the PML, this is a determination of the maximum percentage fire loss when considering the failure of a key loss reduction system. Loss reduction systems include automatic fire alarm, watchman, automatic fire sprinklers, and public fire suppression.