



# RATING SURVEY DETAIL REPORT



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

## **Included in this report**

Building Description  
Photos  
Codes and Classifications  
Relative Hazard Grading  
Wall Construction  
Floors and Roof Construction  
Occupancy  
Secondary Construction  
Exposure  
Internal Protection  
Other Building Conditions  
Building Calculation Summary  
General Building Comments  
Detailed LOCATION<sup>®</sup> Data  
    Territory Codes  
    BCEGS<sup>™</sup> - Commercial  
    Wind  
    CapRisk<sup>™</sup> Crime Information  
Probable Maximum Loss/Maximum Foreseeable Loss



## RATING SURVEY DETAIL REPORT

### BUILDING INFORMATION

THE EXAMPLE PRINTERS (2S)  
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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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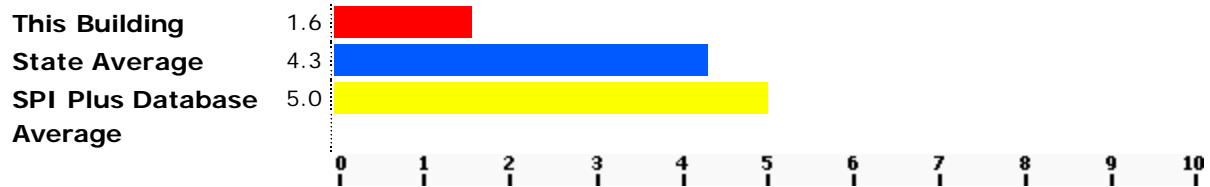
### CODES and CLASSIFICATIONS

CSP Territory :	410	Public Protection Class :	02
Construction Class :	4	RCP :	4402
Combustibility :	3	CSP Class :	4809
Group II Symbol :	AB	Group II CSP :	91
Protection Clauses :	1		

### RELATIVE HAZARD GRADING

The Relative Hazard Grading uses a 1 -to-10 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  
**Protection:** SPRINKLERED  
**Protection Class:** 02



#### 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.



## RATING SURVEY DETAIL REPORT

### WALL CONSTRUCTION

Dimensions (or Areas)	Construction/Description/Details	% of Total	Basic Charges	
			Comb.	Other
542 X 24	MASONRY: TYPE W-1, 16-INCH THICK REINFORCED CONCRETE	58.6		0
348 X 24	MASONRY: TYPE W-1, 16-INCH THICK REINFORCED CONCRETE	37.6		0
34 X 25	NON-COMBUSTIBLE:	3.8		10
		Total	0	10

### FLOORS AND ROOF CONSTRUCTION

Horizontal Area or Dimensions (each level)	Construction/Description/Details	% of Total	Basic Charges	
			Comb.	Other
50760 X 1	NON-COMBUSTIBLE: ROOF AND FLOOR 2 3-INCH MASONRY ON UNPROTECTED METAL SUPPORTS	100.0		100
50670 X 1	IS THE AREA OF FLOOR LEVEL(S) IN DIRECT CONTACT WITH THE GROUND			
		Total	0	100



# RATING SURVEY DETAIL REPORT

## OCCUPANCY DETAILS

### OCCUPANCY

Schedule No.	Floors and Areas			Charge	Internal Protection	Coding Classifications			
	Type	Level	Dimensions			CSP Class	Comb	Susc	SPOC

(Susc Charge x Cont Conv) + Cont Base = ((Gross Grade X I.P. Factor X .001) + Factor "A") x Factor "B" =  
Schedule Results

#### 0015 JOB PRINTER MAIN BUILDING

5464220000	F	1 - 2	50760 X 1	100	AS	4809	3	3	3
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#### 0015 OVER 1 GAL OF TYPE I LIQUIDS

7312110004			X	18					
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#### 0015 TYPE I LIQUID HANDLING

7313120004			X	10					
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#### 0015 HIGH PILED STOCK

7372100004			X	13					
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( 120 \* .69 ) + 40 = (( 123 \* .50 \* .001) + .005) \* 1.200 = .080



## RATING SURVEY DETAIL REPORT

### SECONDARY CONSTRUCTION

		Charges	
Effective Area			
Largest Floor Area	0		0
+ 0% of area of NO other Floors	0		
= Effective Area	0 SQ FT		
		Total	0

### INTERNAL PROTECTION

		Credit Factor	
STANDARD SPRINKLER SYSTEM		.50	
		Total	.50

### OTHER BUILDING CONDITIONS

		Charge	
		Total	0



# RATING SURVEY DETAIL REPORT

## BUILDING CALCULATION SUMMARY

### **BUILDING CALCULATION SUMMARY**

#### Percentage Charges

	Highest Total Occupancy Charge	141.0
+	0 Other Occupant Charges X .15	.0
+	Other Building Condition Charges	.0
	= Net Occupancy Charge	141.0
x	Occupancy Modification Factor	( 0.40 )
	= Modified Occupancy Charge	56.4
+	Secondary Construction Charges	0.0
+	Calculation Base	100
	= Total Percentage Charge	156.4

#### Basic Building Grade

	Base Points	50
+	Combustible Points	0
+	Other Points	110
	= Total Points	160
x	Construction Modification Factor	( 1.0 )
	= Basic Building Grade (minimum of 35)	160
x	Total Percentage Charge	( 156.4 )
	= Unexposed Building Grade	250

#### Final Calculation

	Unexposed Building Grade	250
+	Exposure Charge	0
	= Exposed Building Grade	250
x	Public Protection Class Factor	( 0.670 )
	= Gross Building Grade	168
x	Internal Protection Factor	( 0.50 )
	= Final Building Grade	84
x	.001	.084
x	Building Conversion Factor	( 0.24 )
+	Factor "A"	.005
x	Factor "B"	( 1.235 )
	= Building Group I Schedule Result	.031

**Gross Building Grade x Building Conversion Factor = Contents Base** 40

### **COMMENTS**

Year Built: 1969

**PUBLIC PROTECTION INFORMATION**



## RATING SURVEY DETAIL 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.



# RATING SURVEY DETAIL REPORT

## DETAILED LOCATION® DATA

### BUILDING INFORMATION

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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
<b>CAPRisk™ Index (1 Low 10 High):</b>	7	7	7
<b>Arson:</b>	7	7	7
<b>Auto Theft:</b>	6	6	6
<b>Robbery:</b>	7	7	7
<b>Aggravated Assault:</b>	6	6	6
<b>Burglary:</b>	8	8	8
<b>Homicide:</b>	7	6	7
<b>Rape:</b>	7	7	8

<b>Larceny:</b>	6	6	6
<b>Aggregate Crimes Against Person:</b>	7	6	7
<b>Aggregate Crimes Against Property:</b>	6	6	6

## Detailed LOCATION<sup>®</sup> 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

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

<sup>1</sup> 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.

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

<sup>3</sup> 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.