

RISK MANAGEMENT REPORT SUMMARY

BASIC INFORMATION

Name of the Account: Restaurant Inc

Location: 100 MAIN ST KENT, USA

Latitude: 41.662122

Longitude: -71.449919

Date of the Survey: 4/3/2022

Date of the Previous Survey: 1/18/2018

COPE OVERVIEW

Construction Type: Joisted Masonry: ISO Class 2

Building Square Footage: 2172

Number of Stories: 2

Construction Year: 2004

Primary Building Use: Restaurants ISO CSP Class 0542 - Restaurants with Commercial Cooking

Sprinkler System: Not available

Sprinkler Score: Not available

Public Protection Classification: 03

Distance to Ocean or Gulf: 15 miles to less than 20 miles to Atlantic Ocean

Distance to Nearest Body of Water: 1 mile to less than 2 miles to Narragansett Bay

Wind Geographic Risk Factor: High

RELATIVE HAZARDS

Target Risk Percentile: 85

LOSS ESTIMATES

| Loss Estimates | % | Value |
|-----------------------------|----|---------------|
| Property Damage Value | 73 | \$782,503,773 |
| Business Interruption Value | 27 | \$291,125,587 |
| PD MAS | 61 | \$477,327,302 |
| PD MFL | 46 | \$359,951,736 |
| PD NLE | 36 | \$281,701,358 |

LOCATION DETAILS

ISO Commercial Territory Code: 021

ISO Group II Zone Commercial: TERRITORY I

ISO Commercial Auto Territory Code: 108

Aggregated Crime Scores

| | Current Score | Past Score | Forecasted Score |
|-------------------------|---------------|------------|------------------|
| CAP Index | 130 | 119 | 124 |
| Crimes Against Person | 137 | 126 | 135 |
| Crimes Against Property | 142 | 102 | 119 |

BUSINESSES AT ADDRESS

Number of Businesses: 3

PROPERTY INFORMATION

Gross Area: 2,435

Condition: Average

Sale Date: 08/09/2001

Sale Price: \$325,000

Acres: 0.625

Lot Area: 27,218

Total Units: 1

Number of Buildings: 1

Total Value: \$717,000

Land Value: \$287,500

Improvement Value: \$429,500

Market Value: Not available

RECOMMENDATION

Date of Recommendation: 2/23/2022

Ranking: Critical

Type: Sprinkler Protection

Details of Recommendation: Risk engineer recommendation to implement sprinkler systems throughout premise

Impact on Loss Estimates: MFL reduction to 30% and NLE reduction to 5%

Status: In progress

Client Comments: Costs for sprinkler implementation being analysed and will be implemented