

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