

# 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