



Building Underwriting Report

About This Report

The Building Underwriting Report provides comparative and loss estimate analytics, key attributes of the building associated with fire and wind/hail loss, along with photos and aerial imagery of the building, and other important information related to the property including the location and the business operations.

Verisk supplies individual property information for this report based on a full on-site survey performed by highly trained field staff and complemented by other data sources.

Risk Id: **29 NJ99 007785**

535-555 WASHINGTON BLVD

Jersey City NJ 07310-1661

Hudson County

Last Update: **11/1/2004**

On-Site Survey: **11/1/2004**



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7.1 Businesses At Address

EXECUTIVE SUMMARY

Analytics Scorecard		
Type I Loss	Building / Occupant	Percentage
The maximum percentage of estimated building and content value expected to be damaged in a single fire event with all fire protection systems functioning as expected.	VERISK ANALYTICS NEWPORT CTR 4(23S)	23%
	COSI - SANDWICH & BAGEL SHOP	35%
	CAFE SPICE NEWPORT LLC	35%
	FON WIRELESS - CELLULAR PHONES	28%
Full list of occupants shown below in Analytics section		
Type II Loss	Building / Occupant	Percentage
The maximum percentage of estimated building and content value expected to be damaged in a single fire event assuming the failure of the most significant fire protection or loss reduction system, such as automatic fire sprinklers, automatic fire alarms, public fire suppression, or division walls.	VERISK ANALYTICS NEWPORT CTR 4(23S)	31%
	COSI - SANDWICH & BAGEL SHOP	46%
	CAFE SPICE NEWPORT LLC	46%
	FON WIRELESS - CELLULAR PHONES	37%
Full list of occupants shown below in Analytics section		
Relative Hazard Percentile (Standard View)		Percentile
Relative Hazard Percentile uses a rank score of 0 to 100 to provide a basis of comparison to evaluate a building's Construction, Occupancy, Protection and Exposure features.		 92 nd
Basic Group I Construction Class		Class
ISO categorizes commercial buildings into six construction classes. Construction classes are based on materials used to build the structure, the percentage of the structure that consists of each kind of material, and the estimated amount of damage that the building will sustain when exposed to fire.		5 (Modified Fire Resistive)
Automatic Sprinkler Grade		Grade
Measured against a "perfect system" (score of 100) vs. partial credit or no credit (score < 10)		0 out of 100
Public Protection Classification (PPC™)		Class
Range is 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.		03
Building Code Effectiveness Grading Schedule (BCEGS®)		Class
ISO assigns each municipality a Building Code Effectiveness Classification from 1 (exemplary commitment to building-code enforcement) to 10 for both commercial and residential construction		99
CAP Index Score®		Score
The CAP Index Score® represents the overall risk of crime at the address. Scores are based on a scale of 0 to 2000, with 0 representing the lowest risk and 2000 the highest - 100 is average. A score of 600 is 6 times higher than average, and a score of 25 indicates that the risk is 1/4 the average.		8

RELATIVE HAZARD PERCENTILE

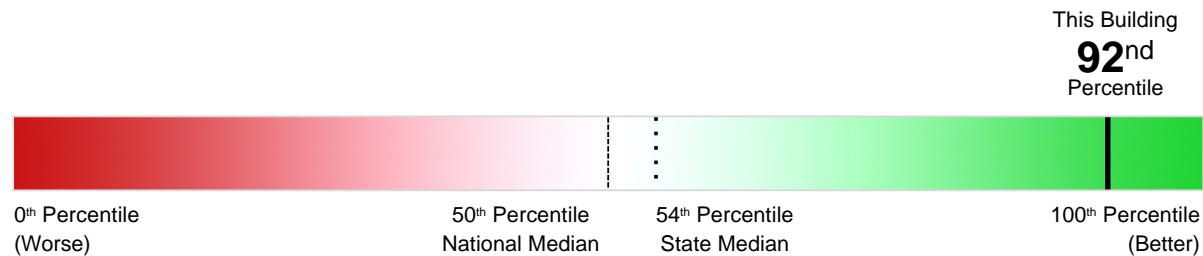
The Relative Hazard Percentile provides the reviewer a scaled insight on a building's existing risk characteristics compared to other buildings in the ProMetrix database and enables a more informed risk acceptance decision.

Relative Hazard Percentile uses a rank score of 0 to 100 to provide a basis of comparison to evaluate a building's Construction, Occupancy, Protection and Exposure features. A lower percentile score indicates the building has a greater number of deficiencies, and is quantitatively ranked by building occupancy and fire protection. The percentile score for the building is defined along with the score for the state and the national ProMetrix database. The state and national scores are developed from information for all buildings, and their unique characteristics including construction class, occupancy, hazards of occupancy and internal and external protection.

The RHP also drives analysis by identifying the distribution of properties across Construction Class, Occupancy Charges based on the Specific Commercial Property Evaluation Schedule (SCOPES) and Public Protection Classification (PPC) to determine the impacts of these various property characteristics on the Relative Hazard Percentile ranking.

Case 1 - Relative Hazard Percentile - Standard View

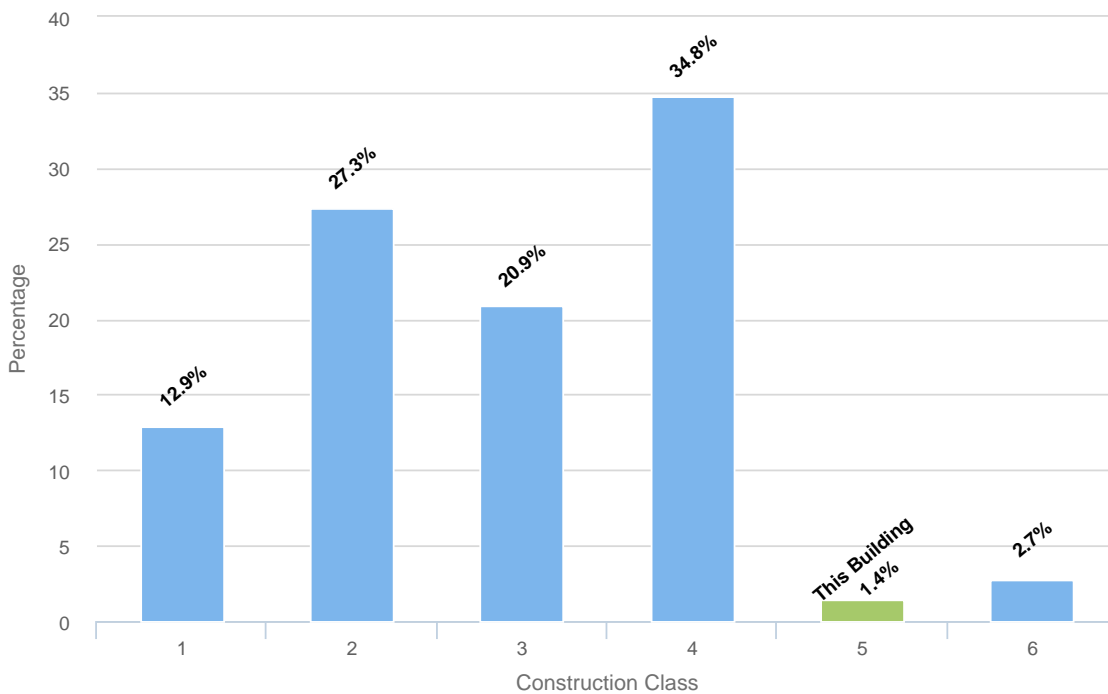
- Property types included in the analysis:
- Building Occupancy - **Mercantile > 15,000 square feet**
 - Sprinkler Protection - **Not Receiving Sprinkler Credit**



The target risk is in the **92nd** percentile which indicates it has risk characteristics **more favorable** than 92% of the risks in the ProMetrix database.

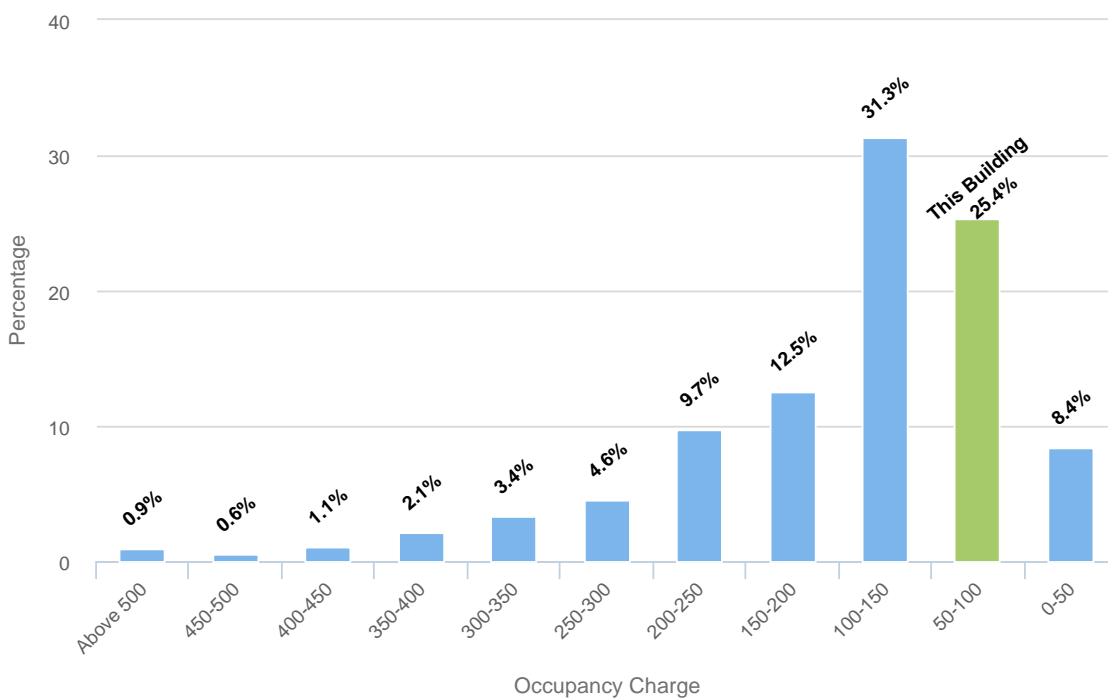
Additional insights into the overall Relative Hazard Percentile can be understood by reviewing the property distribution charts below, which define the population of buildings under review by ISO Construction Class, Occupancy Charges and Public Protection Classification values.

Distribution chart for Construction Class



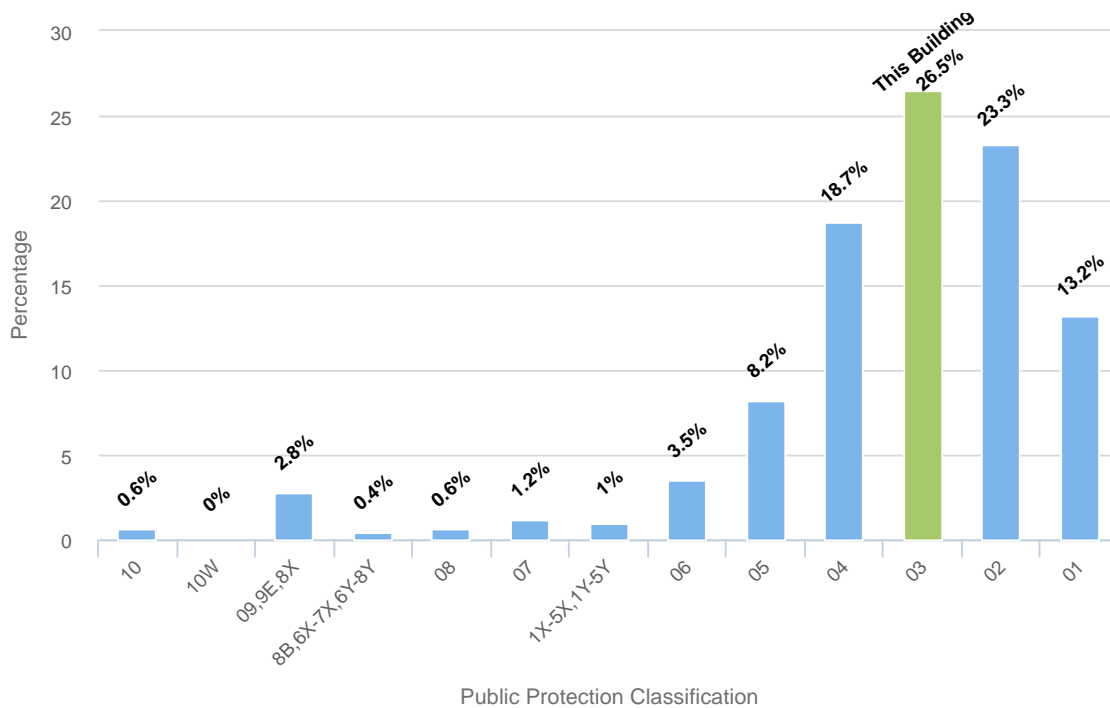
This chart defines the percentage of buildings under each ISO construction class across the population of buildings used in the RHP analysis.

Distribution chart for Occupancy Charge



This chart defines the percentage of buildings that fall under each range of building occupancy charges, across the population of buildings used in the RHP analysis.

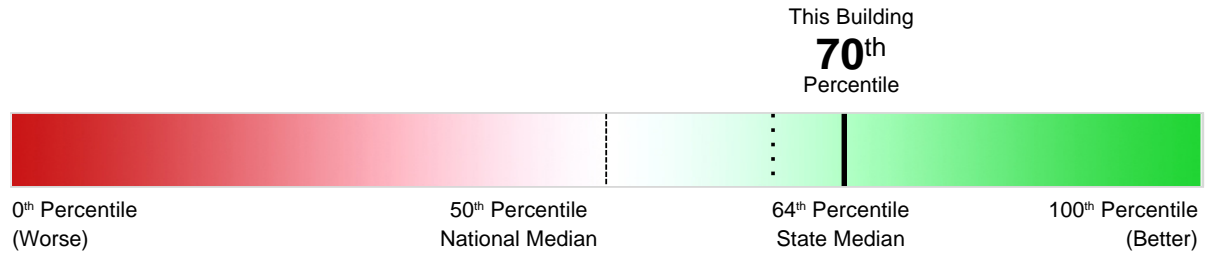
Distribution chart for Public Protection Classification



This chart defines the percentage of buildings that fall under each PPC value, across the population of buildings used in the RHP analysis.

Case 2 - Relative Hazard Percentile - Property types included in the analysis:

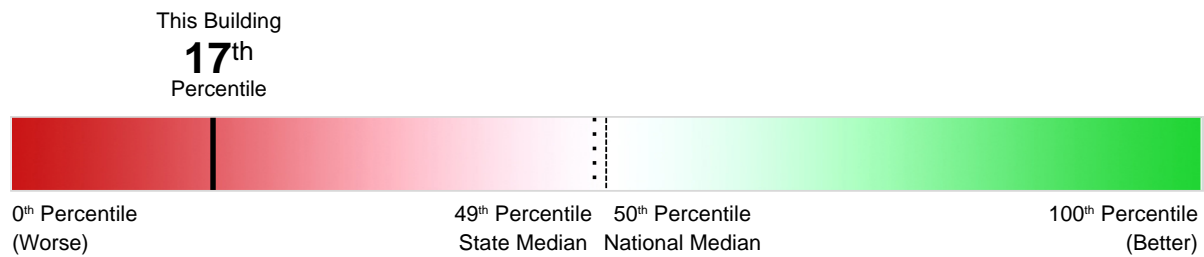
- Building Occupancy - **Mercantile > 15,000 square feet**



The target risk is in the **70th** percentile which indicates it has risk characteristics **more favorable** than 70% of the risks in the ProMetrix database.

Case 3 - Relative Hazard Percentile - Property types included in the analysis:

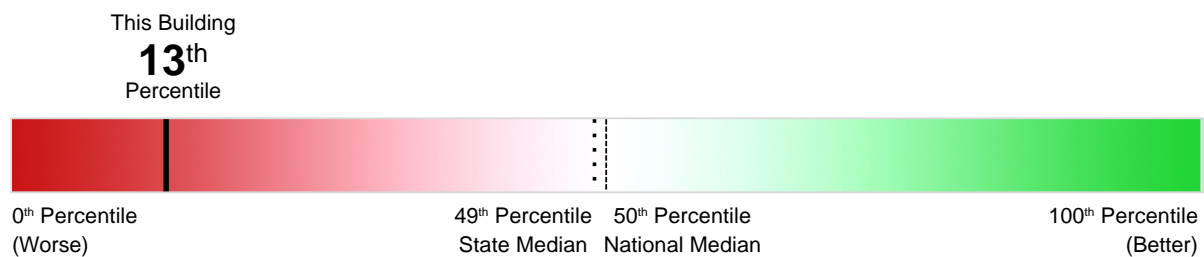
- Building Occupancy - **Mercantile > 15,000 square feet**
- Sprinkler Protection - **Not Receiving Sprinkler Credit**
- Construction Class - **5-Modified Fire Resistive**



The target risk is in the **17th** percentile which indicates it has risk characteristics **less favorable** than 83% of the risks in the ProMetrix database.

Case 4 - Relative Hazard Percentile - Property types included in the analysis:

- Building Occupancy - **Mercantile > 15,000 square feet**
- Construction Class - **5-Modified Fire Resistive**



The target risk is in the **13th** percentile which indicates it has risk characteristics **less favorable** than 87% of the risks in the ProMetrix database.

LOSS ESTIMATES

Type I Loss

The maximum percentage of estimated building and content value expected to be damaged in a single fire event with all fire protection systems functioning as expected. The calculation takes the following property-specific variables into account:

- building construction
- building area (a measure of the mitigation effects of division walls or sprinkler protection)
- combustibility of contents (a measure of the effect of content combustibility on the building structure under fire conditions)
- susceptibility of contents (a measure of the damage to merchandise or materials either from the direct or resultant effects of fire, smoke, and water)
- protection (both public fire suppression capabilities and private fire protection features installed in the building)

Type II Loss

The maximum percentage of estimated building and content value expected to be damaged in a single fire event assuming the failure of the most significant fire protection or loss reduction system, such as automatic fire sprinklers, automatic fire alarms, public fire suppression, or division walls. The calculation takes the Type I Loss and, through a "what if" approach, determines the foreseeable damage when considering a failure of a key loss reduction feature. Loss reduction features include division walls, automatic fire alarm and detection system, automatic fire sprinkler system, other building fire suppression system, or public fire suppression.

Risk	Type I Loss	Type II Loss
Building: VERISK ANALYTICS NEWPORT CTR 4(23S) - Line #10	23%	31%
Occupant: COSI - SANDWICH & BAGEL SHOP - Line #15	35%	46%
Occupant: CAFE SPICE NEWPORT LLC - Line #20	35%	46%
Occupant: FON WIRELESS - CELLULAR PHONES - Line #25	28%	37%
Occupant: GATEWAY NEWS - Line #30	35%	46%
Occupant: NEWPORT REST GRP/DORIAN'S RED HAND - Line #31	35%	46%
Occupant: LEFRAK - BUILDING MANAGEMENT OFFICE - Line #35	25%	34%
Occupant: SUNGARD/AUTOMATED - OFFICES - Line #75	25%	34%
Occupant: U.S. TRUST - OFFICES - Line #80	25%	34%
Occupant: HSBC - OFFICES - Line #85	25%	34%
Occupant: VERISK ANALYTICS - OFFICES - Line #90	25%	34%

PHOTOS



Front

8/31/2006



Rear

8/31/2006

BASIC GROUP I

CONSTRUCTION

UPDATED: 11/01/2004

Basic Group I Construction Class:

5 (Modified Fire Resistive)

Construction Class: ISO categorizes commercial buildings into six construction classes. Construction classes are based on materials used to build the structure, the percentage of the structure that consists of each kind of material, and the estimated amount of damage that the building will sustain when exposed to fire.

Basic Group I Construction Class Description:

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

Building Information

Year Built: 2000

Floor Data

Number of Stories: 23
Number of Basements: 0
Number of Attics: 0
Number of Mezzanines: 1

Floor Level	Floor Area(sq.ft.)
Mezzanine Level 1	1,300
Floor Level 1	63,307
Floor Level 2	59,787
Floor Level 3	37,252
Floor Level 4	62,497
Floor Level 5	37,252
Floor Level 6	37,252
Floor Level 7	37,252
Floor Level 8	37,252
Floor Level 9	37,252
Floor Level 10	37,252
Floor Level 11	37,252
Floor Level 12	37,252
Floor Level 13	37,252
Floor Level 14	37,252
Floor Level 15	37,252
Floor Level 16	37,252
Floor Level 17	37,252
Floor Level 18	37,252
Floor Level 19	37,252
Floor Level 20	37,252
Floor Level 21	37,252
Floor Level 22	6,779
Floor Level 23	6,779
Total Floor Area*	870,985

* There may be a difference in the display of Total Floor Area for the accounting of mezzanines in accordance with the rules of Specific Commercial Property Evaluation Schedule (SCOPEs).

Walls

- 0.7% masonry - including hollow masonry blocks 12 inches thick
- 99.3% structural metal wall members with cementitious mixture protection 2 hour fire rating recognized listing
- Panels in masonry walls
- 99.0% of the masonry or fire resistive walls contain noncombustible & glass panels

Roofs

- 100% fire resistive such as concrete on protected lightweight metal supports with an hourly rating of 1 hour(s)

Floors

- 92.8% fire resistive such as concrete on protected lightweight metal supports with an hourly rating of 1 hour(s)
- 7.3% lowest floor level is concrete, earth, stone or other noncombustible material

OCCUPANCY

UPDATED: 11/01/2004

Overview

	Occupant Count	Percentage of Area	Hazards
Habitational	-	-	-
Mercantile	3	0.5%	✓
Restaurants	2	0.9%	✓
Vacancies	3	29.7%	
Offices	5	64.3%	
Nonmanufacturing	-	-	-
Manufacturing	-	-	-
Building Services	-	4.6%	
Total	13	100%	

Overall Combustibility

Overall Combustibility:

3 (Medium)

Overall Combustibility		
1 (Low)	Noncombustible	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: <ul style="list-style-type: none"> • 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

Definition:

Combustible

Description:

The occupants of this building primarily contain merchandise or materials, including furniture, stock, or equipment, of moderate combustibility.

Occupancy Details

Occupant	Occupancy Line Number	Combustibility	Susceptibility	Floor Level	Floor Area (sq.ft)	Extinguisher	Sprinklered	Sprinkler Credit
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COSI - SANDWICH & BAGEL SHOP	15	3	4	Floor 1	2,935	✓	✓	✓
CAFE SPICE NEWPORT LLC	20	3	4	Floor 1	2,100	✓	✓	✓
				Mezzanine 1	800	✓	✓	
FON WIRELESS - CELLULAR PHONES	25	3	3	Floor 1	420	✓	✓	✓
GATEWAY NEWS	30	3	4	Floor 1	595	✓	✓	✓
LEFRAK - BUILDING MANAGEMENT OFFICE	35	2	2	Floor 1	1,500	✓	✓	✓
NEWPORT REST GRP/DORIAN'S RED HAND	31	3	4	Floor 1	4,750	✓	✓	✓
				Mezzanine 1	500	✓	✓	
BUILDING EQUIPMENT AREAS	40	2		Floor 1	16,225	✓	✓	✓
COMMON HALLWAYS	45	2		Floor 1	8,031	✓	✓	✓
COMMON HALLWAYS	65	2		Floor 2	810	✓	✓	✓
MALL AND/OR ATRIUM AREA	55	2		Floor 1	1,506	✓	✓	✓
SUNGARD/AUTOMATED - OFFICES	75	2	2	Floor 7	37,252	✓	✓	✓
VACANT BUILDING SECTION	50	3		Floor 1	20,245			
				Floor 1	5,000		✓	
VACANT BUILDING SECTION	60	3		Floor 2	52,779		✓	
				Floor 2	6,198			
VACANT BUILDING SECTION	70	3		Floor 3	31,779		✓	
				Floor 3	5,473			
				Floor 4	61,779		✓	
				Floor 4	718			
				Floor 5	12,779		✓	
				Floor 5	24,473			
				Floor 6	12,779		✓	
				Floor 6	24,473			
BUILDING EQUIPMENT AREA	95	2		Floor 22	6,779	✓	✓	✓
				Floor 23	6,779	✓	✓	
HSBC - OFFICES	85	2	2	Floor 9	37,252	✓	✓	✓
				Floor 10	37,252	✓	✓	
				Floor 11	37,252	✓	✓	
U.S. TRUST - OFFICES	80	2	2	Floor 8	37,252	✓	✓	✓
				Floor 12	37,252	✓	✓	
				Floor 13	37,252	✓	✓	
VERISK ANALYTICS - OFFICES	90	2	2	Floor 14	37,252	✓	✓	✓
				Floor 15	37,252	✓	✓	
				Floor 16	37,252	✓	✓	
				Floor 17	37,252	✓	✓	
				Floor 18	37,252	✓	✓	
				Floor 19	37,252	✓	✓	

Floor 20	37,252	✓	✓
Floor 21	37,252	✓	✓

*Susceptibility classifications measure the damage to merchandise or materials either from direct or resultant effects of fire, smoke, and water.

Level of Susceptibility	Definition	Examples
1 (Low)	Minimal damage	Cement, marble, heavy metals
2 (Medium-Low)	Slight damage	Sheet metal, crude rubber, unfinished leather
3 (Medium)	Moderate damage	Boots and shoes, household appliances, jewelry
4 (Medium-High)	Heavy damage	Books, wearing apparel other than furs, furniture, canned and sealed foods
5 (High)	Extreme loss	Includes the possibility of total loss, such as animals and birds, explosives, flowers, furs, and perishable foods

Hazard Details

Occupant	Description
COSI - SANDWICH & BAGEL SHOP	LIMITED COOKING
CAFE SPICE NEWPORT LLC	COMMERCIAL COOKING W/AUTO EXTING
NEWPORT REST GRP/DORIAN'S RED HAND	COMMERCIAL COOKING W/AUTO EXTING

PROTECTION

UPDATED: 08/01/2006

BUILDING FIRE PROTECTION AND DETECTION

Sprinkler System Installed: **Partial credit**

Sprinkler Grading: **0 (out of 100)**

The Automatic Sprinkler Grading Report (ASGR) is a grading score that represents the effectiveness of a building's automatic fire sprinkler system to control or limit a fire. We use the sprinkler grading in conjunction with both the building construction and building combustibility classifications in determining credits toward a building's loss cost.

The Automatic Sprinkler Grading Report (ASGR) is performed in accordance with our Specific Commercial Property Evaluation Schedule (SCOPES) and with the current National Fire Protection Association (NFPA) standards. The Automatic Sprinkler Grading Report (ASGR) is based on a 100-point scale, evaluated on six sprinkler protection features, with scores below 100 indicating that deficiencies exist in the system. Those features include water supply, sprinkler system components, sprinkler system testing, unsprinklered or obstructed areas, rack storage obstructions, and building components. The final grading is the difference between 100 and the sum of the deficiency points within each protection feature category.

For a building to qualify and receive credit for its automatic fire sprinkler system, the final sprinkler system grading must be 10 points or greater. Where the grading is less than 10 points, the building is considered "non-sprinklered" and does not qualify for sprinkler credit. However, if the building doesn't qualify for sprinkler credit, it may still qualify for partial credit if certain criteria apply.

Public Protection Classification (PPC™) Information

ISO conducts detailed on-site assessments of municipal fire protection capabilities and collects information for more than 47,000 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.

Public Protection Class (PPC™): **03**

PPC: ISO evaluates the PPC for the property considering water supply adequacy, fire flow adequacy, hydrant spacing adequacy, and fire department companies' adequacy. The PPC of the property may be different but can't exceed the PPC of the community in which the property is located.

Fire Protection Area:

JERSEY CITY

Fire Department Response:

N/A

Other Internal Protection Features

Internal Protection Feature:

Automatic Sprinkler System

INTERNAL PROTECTION MESSAGES

- Partial sprinkler system covering 788350sq ft receiving credit

COMMENTS

Amend address location to 535-555 washington blvd

Contact: Dan damico, bldg engineer.

Escorted by john pelc.

Year built- 2000, with first tenant occupancy 3/2001.

Sprinkler contractor, meadowlands fire protection.

Srinkler system fire alarm company is "simplex grinnell"

1-(973) 586-4418.

Construction-

Floor areas averaged for 2nd through 5th floors due to unprotected

Openings on each floor level. For "iso loss costs" purposes floor

Areas averaged: 2nd floor equals 59,787 square feet; 3rd floor equals

37,252 square feet; 4th floor equals 62,497 square feet; and

5th floor equals 37,252 square feet. Total, 196,788 square feet,

Divided by 4 ='s 49,197 square foot per averaged level for floor

Areas.

The iso building/newport office center iv building (545 washington

Blvd) communicates with the newport tower building (a 35 story +/-)

Via a thirty foot (30') passageway non-combustible sprinklered

Passageway on the second floor level. There is one set of double

Self - closing metal doors with wire glass windows at the end of

Passageway that appear to be fire doors, but when building engineer

Attempted to peel off the tape of the painted label for the door, the

Entire label for the door(s) was removed, and the hourly rating for

The doors could not be verified. Passageway between buildings meets

Iso (scopes) loss costs criteria for separate evaluation of buildings.

There is rear building section that has been added to the main

Core/high rise section of the building, with three floor areas, but

Actually equaling six stories, due to story height of this section of

The building. The first floor has a height of 20' high, with the

Second & third level each having a story height of 28' high. Each

Rear section/level of this section of the building has unprotected

Openings overlooking lower floors from the 3rd & 5th levels of the Main high rise section of the building. The third floor of the main High rise section actually overlooks the second level of the rear Section, and the fifth (5th) floor overlooks the continuous floor of That of the third level, but continuous with that of the fourth level Of the building area.

There is no 13th floor designation within this building. Building is Actually 23 stories, including the two building maintenance levels Above the 21st floor level, known as the 22nd floor due to no 13th Floor designation.

Occupancy-

Vacant areas within building have not been built out to any tenant Specifications, and are not protected by an automatic sprinkler System.

Occupancy / hazard of occupancy-

Occupancy 015 - cosi, indirect fired heat device (oven) , limited Cooking, charged in accordance, with, "country wide procedures".

Occupancy 020 - "cafe spice newport llc" - hood and exhaust system is Fully protected by kidde-fenwal model whdr-600 u.l. 300 compliant wet Chemical fire suppression system serviced 05/2004 installation Certificate is available for extinguishing system. System serviced Every 6 months automatically by contractor(sentinel fire control) Cooking does not include the use of a fat fryer. Standard Clearances between cooking devices and listed filters.

Occupancy 031 - "newport restaurant group t/a dorian's red hand" Hoods and exhaust systems are fully protected by (2) ansul, inc model R-102 u.l. 300 compliant wet chemical fire suppression systems Serviced 05/2004 installation certificate is available for Extinguishing systems. Systems serviced every 6 months automatically By contractor(ideal fire systems). Standard clearances between fat Fryers and open flame cooking devices. Standard clearances Between cooking devices and listed filters.

Internal protection-

No credit for fire extinguishers due to non-standard- Number. Vacant areas, not eligible for credit.

Srinkler contractor - simplex grinnell

2" main drain test and dry pipe valve trip test by contractor on 05/08/04,

Fire pump test was done by contractor 04/12/03. Standard credit for Sprinkler system under "scopes" item 1016 is not

Applicable due to no hydraulic
Sprinkler system design criteria & nor was there any evidence
Of information on the premises
During our survey of 11/02/2004, in addition, due to the
Unsprinklered
Tenant built out sections of the building, non-sprinklered areas
Exceed maximum allowable areas.
Part 1st, entire 2 - 6th fl are undergoing renovations, most of these
Area are now sprinklered.
No credit for sprinkler alarm supervision due to-
No central station certificate, and no initial test of alarm service
On file, or documentation of test(s).

BASIC GROUP II

CONSTRUCTION

UPDATED: 11/01/2004

Basic Group II Wind Symbol:

AA (Superior Wind Resistive)

The Basic Group II Wind Symbol is reflective of the overall Specific Commercial Property Evaluation Schedule (SCOPES) construction class modified by specific construction features identified for the risk. Certain construction features may improve a structure's wind resistance. ISO applies an extended perils (Basic Group II) loss cost based on the Basic Group II Wind Symbol.

**Basic Group II Wind Symbols*

B	Ordinary
AB	Semi-Wind Resistive
A	Wind Resistive
AA	Superior Wind Resistive
2A	Open Sided – Other than Frame, Joisted Masonry, or Noncombustible
4B	Open Sided – Other than Fire Resistive or Greenhouse
3AB	Open Sided – Other than Frame
C	Wind Resistive
D	Ordinary
CD	Semi-Wind Resistive

Basic Group II (Wind) Commercial Statistical Plan:

**54 (High Rise Structure, Un-Reinforced Masonry Modified
Fire Resistive With Other Than Light Steel Construction)**

Basic Group II Commercial Statistical Plan: There are 49 numerical codes to identify each possible ISO Construction Class and enhancement feature found on the risk. Windstorm losses are tracked by using the two-digit Basic Group II Commercial Statistical Plan code.

Year Built:

2000

PROTECTION

Building Code Effectiveness Grading Schedule (BCEGS®)

BCEGS® assesses the building codes in effect in a particular community and how the community enforces its building codes, with special emphasis on mitigation of losses from natural hazards. Municipalities with well-enforced, up-to-date codes should demonstrate better loss experience. Reducing catastrophe-related damage and ultimately lowering insurance costs provide an incentive for communities to adopt the latest building codes and enforce them rigorously.

Through the BCEGS program, ISO assigns each municipality a Building Code Effectiveness Classification from 1 (exemplary commitment to building code enforcement) to 10 for both commercial and residential construction. The building's classification is based on the community classification in effect at the time the building is constructed. The BCEGS classification will apply to buildings receiving a certificate of occupancy in the year the classification becomes effective and subsequent years. That classification will remain with the building, even if ISO subsequently reevaluates a community. It's conceivable that as a building department improves over time, a community could have more than one classification. Insurers and individual policyholders benefit from reduced losses in communities with favorable classifications.

Community Name:	JERSEY CITY
Jurisdiction Enforcing Building Code:	JERSEY CITY
BCEGS Survey Year:	1997
BCEGS Commercial Classification:	99
Building Code Information:	The building code in effect at the time of construction is unknown.

EXPOSURES





Basic Group II Exposure Information

Location® Wind - Detailed

Distance to Ocean or Gulf:	10 miles to less than 15 miles to Atlantic Ocean
Distance to Nearest Body of Water:	1 mile to less than 2 miles to Upper New York Bay

Wind Geographic Risk Factor

Wind Geographic Risk Factor:	Medium
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<i>A building is eligible for Enhanced Wind Rating if it's in the wind exposure hazard zone...</i>		<i>... and meets the applicable building size eligibility requirement</i>
	Low	Not Eligible
	Medium	> 50,000 sq.ft.
	High	> 25,000 sq.ft.
	Severe	≥ 10,000 sq.ft.

LOCATION DETAILS

TERRITORY CODES

ISO Commercial Territory Code:	092
ISO Group II Zone - Commercial:	TERRITORY I
ISO Commercial Auto Territory Code:	101

CRIME INFORMATION - COMMERCIAL

LOCATION[®] CAP Index[®] 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 personal crime scores, the area analyzed extends out one mile from the risk or - in densely populated areas - the distance required to include a population of 25,000. 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[®] CAP Index[®] 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 greater than 5 represent above-average predicted crime risks, while scores less than 5 indicate below-average risks.

Aggregate Crime Scores	Current	Past	Forecasted
CAP Index[®] <i>Weighted average of the homicide, rape, and robbery scores. We emphasize these three crimes because, in a business environment, they pose the greatest danger to employees and customers.</i>	8	8	9
Aggregate Crimes Against Person <i>This score represents a weighted average of homicide, rape, robbery, and aggravated assault.</i>	7	7	8
Aggregate Crimes Against Property <i>This score represents a weighted average of burglary, larceny, and motor vehicle theft.</i>	7	7	7

Individual Crime Scores	Current	Past	Forecasted
Arson	8	8	8
Auto Theft	6	6	6
Robbery	8	8	9
Aggravated Assault	7	7	7
Burglary	4	4	4
Homicide	9	8	9
Rape	8	6	8
Larceny	8	8	7

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

BUSINESSES AT ADDRESS

Number of Businesses at Address: 14

CARGONET

Business Address: 545 WASHINGTON BLVD , JERSEY CITY, NJ 07310
Contact: N/A
Title: N/A
Phone: (234) 567-8910
Web Address: cargonet.com
Sales Volume (\$): 500,000 - 999,000
Total Employees: 10 - 19
Primary Business / SIC: INFORMATION & REFERRAL SVCS / 738959
NAICS: 51919018

COSI

Business Address: 535 WASHINGTON BLVD , JERSEY CITY, NJ 07310
Contact: N/A
Title: N/A
Phone: (201) 963-0533
Web Address: getcosi.com
Sales Volume (\$): 1,000,000 - 2,499,000
Total Employees: 20 - 49
Primary Business / SIC: RESTAURANTS / 581208
Secondary Business / SIC: FOODS-CARRY OUT / 581206
NAICS: 72251117

DORRIAN'S RED HAND

Business Address: 555 WASHINGTON BLVD , JERSEY CITY, NJ 07310
Contact: N/A
Title: N/A
Phone: (201) 626-6660
Web Address: dorrians.com
Sales Volume (\$): 1,000,000 - 2,499,000
Total Employees: 20 - 49
Primary Business / SIC: RESTAURANTS / 581208
NAICS: 72251117

GOLDMAN SACHS & CO

Business Address: 545 WASHINGTON BLVD , JERSEY CITY, NJ 07310
Contact: N/A
Title: N/A
Phone: (212) 902-4184
Web Address: goldmansachs.com
Sales Volume (\$): 500,000 - 999,000
Total Employees: 1 - 4
Primary Business / SIC: INVESTORS NEC / 679999
NAICS: 52399903

OTHER BUSINESSES AT ADDRESS

HATCH MOTT MACDONALD NY INC	HOTSPOT FX LLC	K & P NEWSTAND INC
KCG HOLDINGS INC	OPTIONS CLEARING CORP	RAAZ
SPRINT	SUN GARD	VERISK
VERISK ANALYTICS INC		

Data provided by infogroup®

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