

ISO Passport[®] User Guide

Winter

Risk

(Percentage)

100-year level: 45 100%

250-year level:

Average Annual Loss: <0.0

Wind Frequency: Very High/ High/ Moderate/ Low/ **Very Low**

Snow Frequency: **Very High**/ High/ Moderate/ Low/ Very Low

ISO Passport
The power of total data access

November 24, 2015

<https://isopassport.iso.com>

Acknowledgments

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Chapter

1

Getting Started with ISO Passport

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Getting Started

This section contains key information to help you become productive with ISO Passport® as quickly as possible. This information includes:

- About ISO Passport
- ISO Passport Help and Documentation
- ISO Passport Technical Requirements
- Logging In to ISO Passport
- Customizing User Settings
- Understanding the ISO Passport User Interface

After you become familiar with these concepts, you can quickly advance to other sections that provide specific feature information and detailed procedures for using ISO Passport. The main sections include:

- Ordering Reports
- Retrieving Reports
- Reading Reports
- Billing and Transaction Reports

You can obtain additional information about ISO Passport in these sections:

- Problem Solving
- Glossary
- Index

Online help is available from any ISO Passport page. To access the online help system, use the ISO Passport menu in the upper-middle area of any ISO Passport page. The help system opens in a separate browser window so you can use it alongside ISO Passport.

About ISO Passport

ISO Passport® is a comprehensive online system that delivers information critical to underwriting and other insurance-related decision-making activities. Using exclusive ISO Passport technology, you can efficiently order and receive reports from ISO and other information providers — all from a single source. The reports give you information about specific individuals, businesses, vehicles, and property locations. This unique web-based ordering and retrieval system provides unprecedented speed and convenience, along with the ability to customize information to meet your needs.

ISO Passport offers the complete underwriting solution. The system gives you unparalleled access to premier providers of the critical information you need to underwrite auto and property risks. With ISO Passport, you can access a variety of underwriting resources:

- A-PLUS™ auto loss history database
- A-PLUS Verified™ reports
- motor vehicle reports
- undisclosed driver reports
- auto symbol reports
- AIR Worldwide catastrophe hazard reports
- A-PLUS™ property loss history database
- Property Characteristics reports
- credit reports and/or credit scores
- LOCATION® property and auto reports
- Experian® SmartBusinessReports™
- FireLine™ reports
- FloodAssist® reports
- PreFlight™ reports
- ISO Risk Analyzer® Personal Auto reports
- Coverage VerifierSM reports



ISO regularly introduces improved and expanded products and services. See “What Reports Are Available?” for a current list of ISO Passport products and services. For additional information about ISO Passport, simply ask your A-PLUS/ISO Passport sales representative, or contact the ISO Customer Support Center at 1-800-888-4476 or info@iso.com.

ISO Passport Help and Documentation

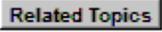
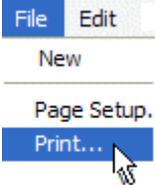
The ISO Passport® help system and electronic documentation provide comprehensive support to help you learn about ISO Passport capabilities and use the product effectively within your work environment. You can access these educational resources in two convenient formats:

- **Web-based Online Help System** — To access the online help system, select **Help** from the left navigation bar on any ISO Passport page. The help system provides instant online access to product support information and learning resources. The system provides powerful search and index tools that make it simple and quick to find support information while you use ISO Passport.
-  **Internet browser security settings may block access to some of the advanced navigation and search features provided in the ISO Passport help system. If this occurs, you can choose to “Show Restricted Content” each time you view the help system, or change the default security settings in your browser to recognize the ISO Passport help site as a trusted site. Please consult the help and documentation provided with your browser for additional security-related information.**
- **Electronic Documentation (PDF)** — To access the *ISO Passport User Guide*, follow the links within the help system. This documentation, provided as an Adobe® Acrobat® PDF file, is ideal for when you want to print and read chapters or the entire document on paper.

Both of these formats contain the same detailed information about ISO Passport. We offer the different formats to suit the varying needs and preferences of the diverse ISO Passport audience.

Tips on Using the Help System

The online help system is a very powerful educational resource available when you use ISO Passport. Here are some general tips for getting the most out of the help system:

Feature	Description
	Contents — The Contents frame on the left side of the help window provides a familiar tree view for content browsing and viewing individual topics.
	Index — Click the Index tab to access the Index pane. The Index feature lets you type specific keywords or scan through the Index entries to locate information.
	Search — Click the Search tab to access the Search pane. The Search feature lets you type and search for specific words within the help system topics. Any topics containing the searched text appear in the Search pane, and you can simply click a topic to view the corresponding information.
	Notes — This symbol is used to draw attention to notes and special information.
	Related Topics — A Related Topics button appears at the bottom of many help topics. Click this button to find additional information about the current topic.
	<p>Printing Topics — You can print any individual help topic by using the File > Print options in your browser. Alternately, you can also right-click any topic in the help system Contents frame and select Print.</p> <p> For best results, use the PDF version of the ISO Passport User Guide for printing.</p>

ISO Passport Technical Requirements

The following minimum configuration components are required to access ISO Passport®:

- a computer with a functional Internet connection
- Internet browser software — Microsoft Internet Explorer version 8.0 or greater, or FireFox version 3.0 or greater
 - Adobe® Acrobat® Reader version 8.x or greater (only required for viewing the *ISO Passport User Guide*)
 - a screen resolution of 800 x 600 pixels or higher

Logging In to ISO Passport

Logging in to ISO Passport® is very simple.

To log in to the ISO Passport system:

1. Go to the **ISO Passport home page** at <https://isopassport.iso.com>.
2. Select **Order Report** or **Report View/Status** from the left navigation bar on any ISO Passport page.
3. When you are prompted to log in, enter the ISONet subscriber login and password you were assigned, then click **Login**.
4. If you are prompted to acknowledge that you agree to the terms and conditions for using ISO Passport, click **Yes** for each item, then click **Login to Secure Server**. These questions appear if you are authorized to receive products falling under the Fair Credit Reporting Act guidelines.

 Passwords expire automatically after 60 days. The system will prompt you to choose a new password upon expiration.

Customizing User Settings

ISO Passport® provides several options that let you configure certain screens and features. These configuration options help minimize repetitive data entry and optimize the display of information to suit your individual preferences.

Changing ISO Passport Settings

You can configure and modify the following default settings:

Default Company — If your system is configured to support multiple companies, you can choose the company that you use most often as the default.

Default State — Choose the state in which you are located or the state for which you request the most reports.

Default Report View — This feature lets you change the number or range of reports that you will see when you select Report View/Status. The following options are available:

- **Today** — The list will display all reports ordered on the current day.
- **Yesterday** — The list will display all reports ordered on the current day and the previous day.
- **Last Week** — The list will display all reports ordered during the previous week.
- **Last 30 Days** — The list will display all reports ordered during the last 30 days.
- **Last 60 Days** — The list will display all reports ordered during the last 60 days.
- **Last 90 Days** — The list will display all reports ordered during the last 90 days.

Default Requests Per Page — This feature lets you change the maximum number of reports (10, 20, 50, 90) listed on each individual page when you select Report View/Status.

Default TransUnion Property Score Model — Choose the property score model that you use most often. (A-PLUS™ products only)

Default TransUnion Auto Score Model — Choose the auto score model that you use most often. (A-PLUS products only)

Undisclosed Driver Age Filter — This feature lets you define the default age range for Undisclosed Driver Reports. The Low number defines the minimum (youngest) age, while the High number defines the maximum (oldest) age to be included in an Undisclosed Driver Report. (A-PLUS products only)

To change ISO Passport user settings:

1. Select **Change Preferences** from the left navigation bar on any ISO Passport page.
2. On the Change Your ISO Passport Settings page, modify the settings as needed to suit your requirements.
3. Click **Save**. The system will automatically use these settings each time you log in to the system.

Editing Personal Information

This option lets you change your individual contact information. Keeping this information accurate and current can streamline and automate certain types of customer support and subscription services.

-  When you order Motor Vehicle Reports from states that prohibit reporting through the Internet, ISO Passport will automatically fax your reports to the default fax number you provide.

To edit personal information:

1. Select **Edit Personal Info** from the left navigation bar on any ISO Passport page.
2. If you are not already logged in, the system will prompt you for your current ISOSMnet Subscriber Login. Enter your current user name and password, then click **Login**.
3. On the Contact Information page, modify your contact information as needed.
4. Click **Save**.

Changing Your Password

Password maintenance is a vital part of maintaining security and privacy. Regular password changes are required for ISO Passport use.

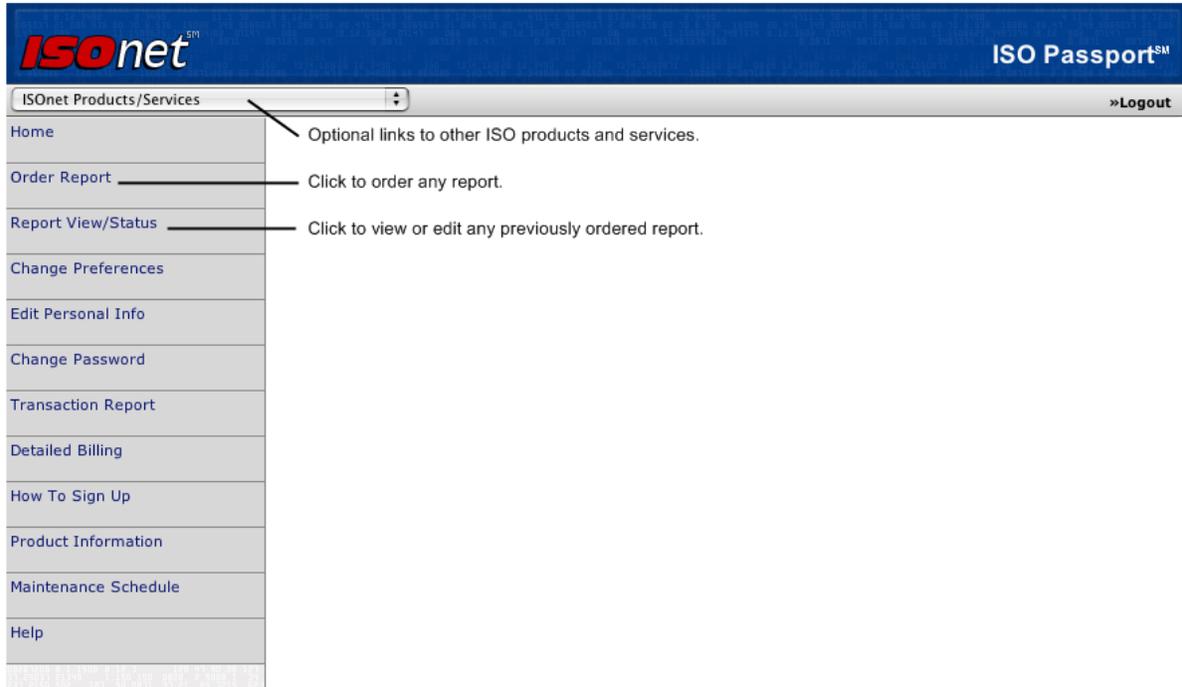
-  Passwords expire automatically after 60 days. The system will prompt you to choose a new password upon expiration.

To change your password:

1. Select **Change Password** from the left navigation bar on any ISO Passport page.
2. If you are not already logged in, the system will prompt you for your current ISOSMnet Subscriber Login. Enter your current user name and password, then click **Login**.
3. On the ISOSMnet Password Change page, enter the old and new passwords, and change the password question/answer if needed.
4. Click **Submit** to save the information.

Understanding the ISO Passport User Interface

The ISO Passport[®] user interface is very easy to understand and use. The main features and functions are all accessible from the left navigation bar on any ISO Passport page. This illustration shows the location of key options that you will use to work with ISO Passport:



-  Occasionally you may see tickers running across the top of the screen. The tickers notify you about service interruptions and other important information. To stop the ticker, double-click it.

Ordering Reports

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How Do I Order Reports?

Ordering reports with ISO Passport® is very simple. The following steps describe the general process for ordering reports:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.



2. If you are prompted to acknowledge that you agree to the terms and conditions for using ISO Passport, click **Yes** for each item, then click **Login to Secure Server**. These questions appear if you are authorized to receive products falling under the Fair Credit Reporting Act guidelines.
3. Enter a name to identify the order. This is a required field that ISO Passport uses to track and identify your order. You may use your customer's name, policy number, or anything meaningful to you. You may also have the option to select a specific company. Click **Next** to proceed to the Product Selection screen.

Name of Order:

Select Company:

4. Choose a tab to select a product category and select the reports that you want to order. Click **Next** at the bottom of the page when you are done.

 You may select reports from both personal tabs in a single order. Alternatively, you may select reports from both commercial tabs in a single order. However, you cannot select reports from the personal and commercial tabs in the same order.

New Order: Test
 Please select your reports for this order. Use the tabs to browse the available reports for personal auto, commercial auto, personal property, and commercial property. You may select reports from one or more of these categories. **However, please be advised that you may not order both commercial and personal reports on the same order.** When you have selected all the reports you want for this order, click 'Next'.

Personal Auto	Commercial Auto	Personal Property	Commercial Property																																							
A-PLUS™ <input type="checkbox"/> A-PLUS Property Loss History Report <input type="checkbox"/> A-PLUS™ Neighborhood Claims <input checked="" type="radio"/> None <input type="radio"/> Unscored Detailed Report <input type="radio"/> Scored - Abbreviated Detailed Report <input type="radio"/> Scored Only																																										
Credit Reports <input checked="" type="radio"/> None <input type="radio"/> Credit Report <input type="radio"/> Credit Report with Score <input type="radio"/> Model Report <input type="radio"/> Homeowner Verification via Credit Data <input type="radio"/> Homeowner Verification via Credit Data and Credit Report <input type="radio"/> Homeowner Verification via Credit Data and Credit Report with Score																																										
Coverage Verifier™ <input type="checkbox"/> Coverage Verifier- Property Report																																										
Additional Reports <input type="checkbox"/> Property Characteristics Report <input type="checkbox"/> Homeowner Verification via Public Records																																										
FloodAssist™ <input checked="" type="radio"/> None <input type="radio"/> With Guarantee <input type="radio"/> Without Guarantee																																										
LOCATION® Reports <table border="1"> <thead> <tr> <th></th> <th>Detailed</th> <th>Abbreviated</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> Public Protection Classification(PPC™)</td> <td><input checked="" type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> Future Effective PPC™ (Available with detailed PPC™ only)</td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> Wind</td> <td><input checked="" type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> Crime</td> <td><input checked="" type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> Building Code Information (BCECS®)</td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> California Brush Fire</td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> California DOI Earthquake Zone</td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> FireLine™</td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> Hail</td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> Premium Tax</td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> Sinkhole</td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> <tr> <td><input type="checkbox"/> Latitude/Longitude</td> <td><input type="radio"/></td> <td><input type="radio"/></td> </tr> </tbody> </table>					Detailed	Abbreviated	<input type="checkbox"/> Public Protection Classification(PPC™)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="checkbox"/> Future Effective PPC™ (Available with detailed PPC™ only)	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/> Wind	<input checked="" type="radio"/>	<input type="radio"/>	<input type="checkbox"/> Crime	<input checked="" type="radio"/>	<input type="radio"/>	<input type="checkbox"/> Building Code Information (BCECS®)	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/> California Brush Fire	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/> California DOI Earthquake Zone	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/> FireLine™	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/> Hail	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/> Premium Tax	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/> Sinkhole	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/> Latitude/Longitude	<input type="radio"/>	<input type="radio"/>
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<input type="checkbox"/> Latitude/Longitude	<input type="radio"/>	<input type="radio"/>																																								
Catastrophe Reports <input type="checkbox"/> Catastrophe Hazard Report <input type="checkbox"/> Catastrophe Loss Analysis Report <input type="checkbox"/> Lenders Catastrophe Report																																										

- When you order A-PLUS™ reports or TransUnion credit reports, you will be prompted to enter account numbers. Select the appropriate number from the available options, then click **Next** to proceed to the Order Entry page.
- Enter the risk information needed to process the order. A red asterisk (*) indicates a required field. A plus sign (+) indicates that you can expand an option to reveal more information or data-entry fields. See “General Tips on Entering Risk Information” on page 17 for more information.

☐ Driver 1 Information

First Name:*

Middle Initial:

Last Name:*

Date of Birth (mm/dd/yyyy):

SSN (no dashes):

DL State:

- When you are finished entering risk information, click **Submit Order** to process the order. See “Submitting Order Requests” on page 14 for more information.

You can select the following options once you submit and confirm the order:

- **Continue with Next Order** — lets you quickly generate a duplicate order for another risk. This option automatically uses the product selections from the current order as the starting point for the next order.
- **This is a quick way to order multiple reports for the same service without having to reenter the same field information.**
- **Begin a New Order** — opens the New Order page, where you can start a completely new order from scratch.
- **Check Order Status** — opens the Status/Reports page, where you can view the status of your report orders, as well as view and print any completed reports.

Submitting Order Requests

Once you have entered the risk information for a report, you can submit the request. ISO Passport performs a check for valid entries and ensures that you have completed all required fields. Examples of invalid entries include:

- Any character other than a number entered in the following boxes:
 - Federal Employer ID Number
 - Telephone
 - Number of Locations
 - ZIP Code
- Unacceptable characters in any boxes

If you have not made entries in any required fields, or if you have made any invalid entries, ISO Passport gives you a list of the invalid fields at the top of the order screen and marks the invalid fields in red on the screen.

What Reports Are Available?

The ISO Passport[®] delivery platform provides convenient one-stop access to the following automobile and property reports.

- i** Both abbreviated and detailed reports are available for some services. Detailed reports provide more information than abbreviated reports, but they may also be more expensive. FireLine[™], BCEGS[™], Hail, Sinkhole, and Premium Tax have detailed reports only, while California Brush Fire and California Earthquake Zone have abbreviated reports only.

Personal Automobile Reports

- A-PLUS[™] Auto Loss History
- A-PLUS Verified[™]
- Auto Symbol
- Coverage VerifierSM Auto
- Credit
- Credit Loss History
- ISO Risk Analyzer[®] Personal Auto
- Motor Vehicle Report (MVR)
- Undisclosed Driver
- Vehicle Registration
- LOCATION[®] Auto Reports
 - Auto Territory (provides personal and commercial codes)
 - Latitude/Longitude

Personal Property Reports

- A-PLUS[™] Property Loss History
- Catastrophe Hazard Reports
- Catastrophe Loss Analysis Reports
- Coverage Verifier Property
- Credit
- Credit Loss History
- FloodAssist[®]
- LOCATION[®] Personal Property Reports
 - Building Code Information (BCEGS[™])
 - California Brush Fire
 - California DOI Earthquake Zone
 - Crime
 - FireLine[™]
 - Hail Damage Score
 - Hail Risk Score
 - Public Protection Classification (PPC[™])
 - Future Effective PPC[™] (available with detailed PPC[™] only)

- Latitude/Longitude
- Premium Tax Service (currently available in Delaware, Florida, Illinois, Kentucky, Minnesota, Mississippi, New York, and South Carolina)
- Sinkhole
- Wind
- Property Characteristics

Commercial Auto Reports

- A-PLUS™ Auto Loss History
- Motor Vehicle Reports

Commercial Property Reports

- A-PLUS™ Property Loss History
- Catastrophe Hazard Reports
- Catastrophe Loss Analysis Reports
- Experian® SmartBusinessReports™
- FloodAssist®
- FireLine™
- LOCATION® Commercial Reports
 - Building Code Information (BCEGS)
 - California Brush Fire
 - California DOI Earthquake Zone
 - Crime
 - FireLine™
 - Hail Damage Score
 - Hail Risk Score
 - Latitude/Longitude
 - Public Protection Classification (PPC™)
 - Future Effective PPC™ (available with detailed PPC™ only)
 - Premium Tax Service (currently available in Delaware, Florida, Illinois, Kentucky, Mississippi, New York, and South Carolina)
 - Sinkhole
 - Wind
- Property Characteristics

Other Reports

- OFAC (Office of Foreign Assets Control)

General Tips on Entering Risk Information

This section includes some general tips on entering risk addresses and related information for defining searches.

Order Names

When you order a report, ISO Passport[®] prompts you to name the order on the New Order screen. Be sure to use a descriptive name, customer name, or number that will help you easily identify the order in the future.

Risk Addresses

Fill in all required fields, as noted by the asterisk (*) symbols. Entering addresses verified against United States Postal Service (USPS) standards will increase the response rate and accuracy.

Also consider the following guidelines when entering different types of addresses:

- If an address has a pre-direction, enter it before the street name (for example, 123 E 14th St).
- If an address has a post-direction, enter it after the street name (for example, 123 82nd St W).
- If an address is a rural route, such as 300 RR1, RR 1 Box 300, or RR1 300, the following guidelines apply:

Street # Include the word "Box" (for example, Box 300). If the house number contains an alphabetic character, enter it without any space between the number and the character (for example, Box N8A).

Street Name Enter the RR or HC with a space between the letters and the number (for example, RR 1).

i The only criterion used for returning an address match in LOCATION[®] is whether the street is a valid U.S. postal address or is in the street databases used by ISO. If the street is not in the street databases or the USPS database, then LOCATION considers the address invalid.

ZIP Codes

ISO Passport will validate the ZIP Code with the corresponding state. If necessary, it will attempt to provide a valid ZIP Code for the risk address you enter. If the ZIP Code does not match or does not exist in the selected state, the system will display an error message. If you do not know the ZIP Code, leave this field blank. (For certain reports, such as Credit Reports, ZIP Code is a required field.)

Driver Information

You may search up to five drivers on a single A-PLUS[™] Personal Auto report request and up to ten drivers on a single A-PLUS[™] Commercial Auto report request. After selecting the state, you may enter additional information (such as the driver's license number and issue date).

Undisclosed Driver Age Filter

This feature lets you define a specific age range for an Undisclosed Driver Report. The low/high age ranges from 0 to 90. For example, if you want to search for drivers between the ages of 16 and 25, select 16 for the low age and 25 for the high age.

Vehicle Identification Numbers (VIN)

You may search up to five vehicle identification numbers on a single A-PLUS™ Personal Auto report request and up to ten vehicle identification numbers on a single A-PLUS™ Commercial Auto report request.

A-PLUS Auto Loss History Reports

PERSONAL AUTO/COMMERCIAL AUTO

The A-PLUS™ auto database contains information on more than 131 million claims, representing a market share of more than 92 percent. Broad search capabilities let you immediately identify suspected claims activity for potential or existing insureds. Using a simple search, the system will return information about:

- previous claims filed by the potential insured
- previous claims filed by other individuals about the insured or the vehicle(s) to be insured



These reports provide information on all types of claims, including:

- bodily injury
- comprehensive
- personal injury protection
- collision
- property damage
- liability

Each report provides up to seven years of loss-history data, summarized in an easy-to-read report. You can use this valuable tool before binding coverage to ensure proper underwriting and/or pricing of a risk.

To order an A-PLUS Auto Loss History Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto** or **Commercial Auto** tab.
4. Under the A-PLUS category, select **A-PLUS Auto Loss History Report**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, choose your desired account number from the menu, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading A-PLUS Auto Loss History Reports” on page 63.

A-PLUS Property Loss History Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

The A-PLUS™ property database is a vital tool in evaluating property and liability risks and is the only database available to both personal and commercial lines underwriters. The database contains loss-history data from more than 1,375 insurers, representing a market share of more than 95 percent. An A-PLUS report includes advanced features that provide a reliable mechanism for identifying risk factors in the underwriting process. Using a simple search, the system will return information about:



- previous claims filed by the potential insured
- previous claims (about the insured) filed by other individuals or businesses

The reports provide information on all types of loss, including:

- fire damage
- flood damage
- earthquake damage
- burglary
- credit card theft
- workers compensation

A-PLUS property reports give you up to seven years of claims data on all losses, due to all perils and at all loss levels. You get all of that valuable information summarized in an easy-to-read report.

To order an A-PLUS Property Loss History Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. Under the A-PLUS category, select **A-PLUS Property Loss History Report**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading A-PLUS Property Loss History Reports” on page 65.

A-PLUS Verified Reports

PERSONAL AUTO

A-PLUS Verified™ reports are an enhancement to A-PLUS™ auto loss history reports. With A-PLUS Verified reports, you get a more comprehensive analysis of applicants. A-PLUS Verified reports combine the A-PLUS auto loss history report and the Coverage VerifierSM report to provide a single report for loss history and prior insurance coverage.



To order an A-PLUS Verified Auto Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto** tab.
4. Under the A-PLUS category, select **A-PLUS Verified Report**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading A-PLUS Verified Auto Reports” on page 69.

Auto Symbol Reports

PERSONAL AUTO

ISO Passport® Auto Symbol Reports provide complete information about the vehicles that your policyholders drive, enabling you to estimate underwriting risk correctly and calculate suitable premiums for automobile coverage. Each report includes:

- a comprehensive description of the vehicle, including make, model, engine size, body style, height, weight, and wheelbase
- information on restraint types and the availability and presence of antilock brakes, four-wheel drive, and daytime running lamps
- the ISO Vehicle Series Rating (VSR) symbol (or other applicable symbol information)
- the vehicle class and level of performance



Auto Symbol Reports provide the information you need to make effective underwriting decisions for automobile coverage.

To order an Auto Symbol Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto** tab.
4. Under the Additional Reports category, select **Auto Symbol Report**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Auto Symbol Reports” on page 70.

Auto Territory Reports

PERSONAL AUTO (PROVIDES PERSONAL AND COMMERCIAL CODES)

LOCATION[®] Auto Territory Reports provide the ISO personal and commercial auto territory codes for the risk address. Assigning proper territory codes helps you assign the correct premium to each policy and avoid market conduct fines.

For risks located in California, the report provides frequency/severity bands. For risks in Massachusetts, the report provides town and territory codes.

ISO updates the auto territory database quarterly, or more often, if ISO files and receives approval for new state territory definitions.



To order an Auto Territory Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto** tab.

 **LOCATION Auto Territory Reports provide information about personal and commercial auto territories. However, you must access the reports through the Personal Auto tab, not the Commercial tab.**

4. Under the LOCATION Reports category, select **Auto Territory**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Auto Territory Reports” on page 72.

Building Code Information Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

LOCATION[®] ISO Building Code Information Reports let you determine the correct Building Code Effectiveness Grading Schedule (BCEGS[™]) classification for a risk and the year in which the corresponding BCEGS classification became effective. BCEGS assesses the building codes in effect in a particular community, as well as how the community enforces its building codes. Knowing the BCEGS classification for a risk, you can make more informed underwriting and rating decisions.



ISO surveys and collects information on a community's building code adoption and enforcement practices. With ISO Passport[®] LOCATION services, ISO provides accurate building code enforcement information for more than 22,000 communities in the United States, rated on a scale of 1 (most favorable) to 10 (least favorable). Municipalities with up-to-date, well-enforced codes minimize damage from natural hazards and ultimately reduce insurance costs.

ISO updates the building code information database on the first day of each month.

To order a Building Code Information Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. Under the LOCATION Reports category, select **Building Code Information (BCEGS)**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see "Reading Building Code Information Reports" on page 73.

California Brush Fire Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

LOCATION[®] California Brush Fire Reports indicate whether a risk address is located within a designated brushfire zone. Hazardous brushfire zones include areas where housing developments have encroached into brush areas and those where brush fires are likely to involve a large number of buildings. ISO Passport[®] reports the name of the hazardous brush area and the identifier code. That information helps you determine the brushfire exposure and eligibility for California FAIR Plan credits.

 Under authority of the California Department of Insurance, ISO has designated many areas as hazardous brushfire zones.



To order a California Brush Fire Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. Under the LOCATION Reports category, select **California Brush Fire**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading California Brush Fire Reports” on page 75.

California DOI Earthquake Zone Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

LOCATION[®] California DOI Earthquake Zone Reports identify the California Department of Insurance (DOI) earthquake zone and subzone for the risk address. These reports provide the data you need to satisfy state reporting requirements.

ISO updates the database quarterly.



To order a California DOI Earthquake Zone Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. Under the LOCATION Reports category, select **California DOI Earthquake Zone**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading California DOI Earthquake Zone Reports” on page 76.

Catastrophe Hazard Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

Catastrophe Hazard Reports provide information on five primary perils: hurricanes, earthquakes, severe thunderstorms, winter storms, and floods. The reports also provide information on potential terrorist targets. The data is derived from ISO's subsidiary AIR Worldwide — a leading source of information on catastrophe risks.



The reports provide earthquake, severe thunderstorm, winter storm, flood, and terrorism catastrophe data for the 48 contiguous states. The reports also provide hurricane catastrophe data for the following states, which are at risk from hurricanes:

Alabama	Kentucky	New Hampshire	Pennsylvania	Virginia
Arkansas	Louisiana	New Jersey	Rhode Island	Washington, D.C.
Connecticut	Maine	New York	South Carolina	West Virginia
Delaware	Maryland	North Carolina	Tennessee	
Florida	Massachusetts	Ohio	Texas	
Georgia	Mississippi	Oklahoma	Vermont	

Using the AIR data, the Catastrophe Hazard Service determines the risk associated with a given location. You can use it to determine the following details:

Hurricane

- long-term average annual, 100-year, and 250-year loss-level information
- storm surge potential
- scores that show the risk at each location and the relative risk compared with other locations in the county and state
- physical characteristics of the risk location, including elevation and terrain
- Florida wind loss mitigation information

Earthquake

- long-term average annual, 100-year, and 250-year loss-level information
- scores that show the risk at each location and the relative risk compared with other locations in the county and state
- physical properties at the given location, for example, landslide/liquefaction potential and soil type
- intensity by 100-year return period
- earthquake fault zone (Alquist-Priolo)
- distance to closest significant fault

Severe Thunderstorm

- long-term average annual, 100-year, and 250-year loss-level information
- scores that show the risk at each location and the relative risk compared with other locations in the county and state
- tornado, hail storm, and straight-line wind storm frequencies

Winter Storm

- long-term average annual, 100-year, and 250-year loss-level information
- scores that show the risk at each location and the relative risk compared with other locations in the county and state
- snow and wind frequency

Flood

- flood zone information
- elevation

Terrorism

- distance to nearest target
- target type

To order a Catastrophe Hazard Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. Under the Catastrophe Reports category, select **Catastrophe Hazard Report**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Catastrophe Hazard Reports” on page 77.

Catastrophe Loss Analysis Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

Catastrophe Loss Analysis Reports give you the expected loss (average annual loss) for earthquake and hurricane exposures in the United States. The reports also provide the estimated dollar loss amounts that have a 1 percent and 0.4 percent probability of exceedance. The probability of exceedance is the probability of exceeding a specified dollar loss in a given year. The industry also refers to a loss at 1 percent probability of exceedance as the 100-year return period loss or 100-year probable maximum loss (PML) and a loss at 0.4 percent probability of exceedance as the 250-year return period loss or 250-year PML.



Using results from catastrophe models developed by AIR Worldwide, the reports provide loss estimates that reflect risk to the individual exposure, taking into account location, replacement value, occupancy, and construction, as well as specific characteristics, such as year built or roof type. The loss estimates can help you make profitable underwriting decisions and manage your risk portfolio.

To order a Catastrophe Loss Analysis Report:

1. Select Order Report from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. Under the Catastrophe Reports category, select **Catastrophe Loss Analysis Report**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Catastrophe Loss Analysis Reports” on page 94.

Coverage Verifier Reports

PERSONAL AUTO/PERSONAL PROPERTY

Coverage VerifierSM Reports give you information on existing and prior insurance coverage of your applicants or insureds. You get the up-to-date policy-level information you need to make better risk-selection and pricing decisions.

You can choose to search for the insurance records of a particular individual or several individuals. Coverage Verifier looks for current and previous insurance policies and identifies prospective customers with lapsed or suspended policies. The information can help you confirm coverage representations on applications for insurance and support sophisticated market pricing and segmentation.



i Coverage Verifier is a contributory database. To be eligible to get Coverage Verifier Reports, your company must agree to contribute data on the policies you write.

The system uses an advanced Match Plus feature to broaden its searches. Once you enter information about an applicant and submit a search, the system will look for additional data — such as Social Security number or more detailed address information — to help locate the individual. When that happens, the system will include the new information in its search, expanding its results.

Coverage Verifier searches return information such as:

- policy-in-force status
- cancellations, lapses, and reinstatements
- coverage period
- coverages, limits, and deductibles
- driver and vehicle information, such as driver's license numbers and vehicle identification numbers (VIN)
- insurance discounts

Coverage Verifier can help you:

- identify personal auto risks with current, lapsed, or suspended coverage
- confirm appropriate pricing tiers and discounts
- reduce processing time
- increase productivity
- improve customer service
- improve agent satisfaction
- increase sales-close ratios

To order a Coverage Verifier Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto** or **Personal Property** tab.
4. Under the Coverage Verifier category, select **Coverage Verifier**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Coverage Verifier Reports” on page 96.

Credit Reports

PERSONAL AUTO/PERSONAL PROPERTY

Credit Reports provide instant and accurate credit history and/or credit scores for underwriting determinations. With ISO Passport®, you'll access reports that let you view your applicants' credit histories knowledgeably, quickly, and objectively. Each report provides demographic information, special messages about specific credit-file conditions, a model profile, and a credit summary. Optional score reports evaluate your potential insureds based on the insurance coverage they request. The system provides reports based on six scoring models for residential property risks and five for personal automobile risks.



Residential Property Credit-score Models:

- standard form (HO-1)
- broad form (HO-2)
- comprehensive form (HO-3)
- tenants form (HO-4)
- dwelling fire form (HO-5)
- condo owners form (HO-6)
- Trans Union Insurance Risk Model – Property
- Trans Union Insurance Risk Model – Auto/Property

Personal Automobile Credit-score Models:

- preferred, above minimum liability limits
- preferred, minimum liability limits
- standard, above minimum liability limits
- standard, minimum liability limits
- nonstandard, all liability limits
- Trans Union Insurance Risk Model – Auto
- Trans Union Insurance Risk Model – Auto/Property

In addition to the standard reports, ISO can develop customized reports to meet your company's needs.

To order a Credit Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto** or **Personal Property** tab.
4. Under the Credit Reports category, select the type of report you want.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.

7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. If you are ordering a credit report with a score, choose the appropriate score model type from the list.
10. Click **Submit Order** to process the order.

For information on reading these reports, see "Reading Credit Reports" on page 101.

Crime Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

LOCATION[®] Crime Reports help you identify the potential risk of personal and property crimes for specific addresses anywhere in the United States. You can get past, current, and forecasted crime indices for 11 crime types. Knowing the real crime exposure, you can make more informed underwriting and rating decisions and take more effective loss-prevention measures. ISO updates the database quarterly.

The Crime Report provides the overall CAP Index[®] score for the risk entered. The CAP Index model compiles crime statistics from police reports, FBI data, and corporate-incident loss reports. The model combines those statistics with neighborhood demographics and housing data to forecast losses at specific locations. The forecasted scores compare a location's potential risk of crime against the national average. The system ranks a location (0 = safest, 2000 = worst) and provides a CAP Index score (overall ranking) for each location. The values in parentheses represent our prior, simplified scale from 1 (safest) to 10 (worst). You can get current, past, and forecasted scores for all classifications, including individual scores for the following crimes:



- arson
- homicide
- motor vehicle theft
- rape
- robbery
- larceny
- aggravated assault
- aggregate crimes against persons
- burglary
- aggregate crimes against property

To order a Crime Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.

i LOCATION Crime Reports provide information about many kinds of crime, including auto theft. However, you must access the reports through the Personal Property or Commercial tabs, not the Personal Auto tab. When you sign up for ISO Passport, you must register for "ISO Passport[®] – Property Reports" to get LOCATION Crime Reports.

4. Under the LOCATION Reports category, select **Crime** and whether you want a **Detailed** or **Abbreviated** report.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.

6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see "Reading Crime Reports" on page 103.

Experian SmartBusinessReports

COMMERCIAL PROPERTY

Experian® SmartBusinessReports™ help you identify potential risks when underwriting new and renewal businesses. You can get business background, comprehensive financial information, credit risk facts, and banking, trade, and collections data. This information allows you to evaluate payment risk and determine the likelihood of the business making payments, complying with safety regulations, or meeting other requirements.

SmartBusinessReports offer a wide range of information including:

- credit history
- trade payment experiences
- credit ranking scores
- collections data
- UCC filings summary
- banking and leasing information
- corporate financial information



You can use ISO Passport® to order three commercial information reports:

- ProfilePlus Report — a comprehensive business credit report with detailed trade payment experiences, credit-ranking score, collections data, details of Uniform Commercial Code (UCC) filings, banking and leasing information, graphs of payment trends, and corporate financial information for most public companies
- CreditScore Report — a credit ranking score and a summary of the credit, trade, and collections experiences in the Profile Report, but without UCC or corporate financial information and without details on trade payment experiences
- BizVerify Report — a snapshot of a business's credit profile, including basic business information: credit, payment, and collection summaries, and banking, leasing, and insurance information (including UCC filings) — even for businesses that haven't yet established an Experian Credit Ranking Score (available when the other two reports are not)

To Order an Experian SmartBusinessReports Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Commercial Property** tab.
4. Under the Experian SmartBusinessReports category, select **Experian SmartBusinessReports**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Experian SmartBusinessReports” on page 106.

FireLine Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

FireLine™ Reports let you assess the wildfire risk at specific locations. The reports supply current information at the level of detail you need to get a thorough analysis of the risk. FireLine uses state-of-the-art GIS technology and satellite imagery to provide information on three wildfire risk factors:



- **Fuel** — Grass, trees, and dense brush feed a wildfire.
- **Slope** — Steeper slopes increase the speed of wildfire and affect reconstruction costs.
- **Access** — Dead-end roads impede firefighting equipment.

ISO and the National Fire Protection Association have identified those factors as critical in assessing the wildfire risk in areas that have a mix of housing and vegetation.

In addition, the FireLine Report provides information on historical wildfires, a Wildfire Hazard Score, and a Wildfire Hazard Assessment (based on ISO's FireRing™ model). In California only, the service also provides the proprietary Special Hazard Interface Area (SHIA) indicator. SHIA identifies the likelihood that a risk outside, but immediately adjacent to, a high-fuel area will ignite because of its proximity to high heat and wind-borne burning embers.

 Reports are available for Arizona, California, Colorado, Idaho, Montana, New Mexico, Nevada, Oklahoma, Oregon, Texas, Utah, Washington and Wyoming.

To Order a FireLine™ Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. Under the Catastrophe Reports category, select **FireLine**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see "Reading FireLine Reports" on page 111.

FloodAssist Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

FloodAssist® will help you determine a property's flood zone, find other necessary flood data, and satisfy Federal Emergency Management Agency (FEMA) requirements. ISO has teamed up with ServiceLink National Flood to provide this information.



-  FloodAssist Reports are available with or without a guarantee of accuracy. When you order a guaranteed report, ServiceLink will guarantee the accuracy of the returned flood determination data.

The following report types are available through ISO Passport®:

- **Instant Assessment (Automated) without Guarantee** — an instant-response report, without guarantee of accuracy (personal property only)
- **Personal Property (Automated) with Guarantee** — an instant-response report, with a guarantee of accuracy
- **Personal Property (Manual) with Guarantee** — a manual search report (invoked when the system cannot determine the flood zone using the automated process), provided with a guarantee of accuracy
- **Commercial Property (Automated and Manual) with Guarantee** — an instant-response report or a manual search, similar to the personal property reports with guarantee.

An “automated” report instantly returns the flood zone designation of an address when it lies clearly inside or outside a flood zone. However, approximately 10 percent of all addresses require manual investigation to ensure accuracy. That may be the case when an address lies near the border of two or more different flood zones or when the system cannot find the address. When ServiceLink must do a manual investigation, we typically return your report within 24 hours of ordering. If we cannot manually determine the flood zone of the address within 24 hours, we will send you an e-mail requesting more detailed information in the form of a “legal description” of the property. Please be sure to include your e-mail address in the **Delay Notice Email** and/or **Determination Email** fields on the **Risk Address** information screen following the New Order page. For personal property reports, with guarantee, your company must request manual searches when you sign your contract with ISO.

To order a FloodAssist Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. For Personal Property Report requests, select a report **with Guarantee** or **without Guarantee**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. If possible, enter a description that better identifies the actual location of the risk. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading FloodAssist Reports” on page 115.

Hail Damage Score Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

LOCATION[®] Hail Damage Score Reports provides the most detailed and current information in the industry related to damage-producing hail events. The service analyzes high-resolution hail, precipitation, and reflectivity radar data using proprietary algorithms from Atmospheric and Environmental Research (AER), a unit of the Verisk Climate division within Verisk Analytics, to pinpoint properties that have likely experienced damaging hail. Hail Damage Score gives insights to help you take the appropriate risk management actions.



AER helps insurance firms anticipate and manage risks related to weather and climate. The AER Benchmark database is populated by AER Respond, which provides near real-time high resolution data analysis of damaging weather and environmental perils.

LOCATION[®] Hail Damage Score shows the probability that a damage producing hail event affected any property in the 48 contiguous states and the District of Columbia. It also includes the date of the last known hail event and the number of events that may have affected the property during the pre-defined time period (eventually up to 7 years).

To order the Hail Damage Score Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
 2. Enter a name to identify the order, then click **Next**.
 3. On the New Order page, select the **Personal Property or Commercial Property** tab.
 4. Under the LOCATION[®] Reports category select **Hail**, then choose **Hail Damage Score**.
- i** Both Hail Damage Score and Hail Risk Score options are displayed. One or both can be selected.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
 6. When you finish selecting reports, click **Next** at the bottom of the page.
 7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
 8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk indicates a required field.
 9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Hail Damage Score Reports” on page 121.

Hail Risk Score Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

LOCATION[®] Hail Risk Score Reports provide a measure of short to medium-term future hail risk at the property level in the contiguous 48 states and the District of Columbia. It is based on the last 10 years of ultra-high resolution radar data that has been processed using proprietary algorithms, and has been extensively validated by actual hail claims data.



A smooth risk surface has been designed that is based on highly granular (1 square kilometer spatial resolution) data on the size and frequency of severe hail, and takes into account terrain features. The score represents a ranking of different areas in the country in terms of where future hail is most likely – at least in the short to medium term (~10 years).

The underlying hail risk data is updated annually using the most recent 10 years of information. This risk analytic is unique: the score represents a climate-conditioned view of hail risk and identifies both traditional areas of risk, such as the hail alley states (Kansas, Oklahoma, etc.), as well as areas of emerging hail risk based on recent hail activity. The current data shows increased hail risk in non-traditional hail states such as Ohio, Illinois, and Minnesota.

The score is based on a scale of 1 to 10. A score of 1 represents very low hail risk – with damaging hail unlikely in the next 5-10 years. A score of 10 represents extreme risk – with damaging hail very likely every year.

To order the Hail Risk Score Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
 2. Enter a name to identify the order, then click **Next**.
 3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
 4. Under the LOCATION Reports category, select **Hail**, then choose **Hail Risk Score**.
-  Both Hail Damage Score and Hail Risk Score options are displayed. One or both can be selected.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections
 6. When you finish selecting reports, click **Next** at the bottom of the page.
 7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
 8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk indicates a required field.
 9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Hail Risk Score Reports” on page 123.

ISO Risk Analyzer Personal Auto Reports

PERSONAL AUTO

ISO Risk Analyzer[®] Personal Auto is a predictive model that helps you classify, segment, and price your personal auto risks. This powerful analytic tool examines hundreds of indicators and predicts expected losses at the policy level by major coverage.

You input a few simple facts about your insured — drivers' names, dates of birth, driver's license numbers, and the garaging address and VIN of each vehicle on the policy. ISO Risk Analyzer pulls information about the risk from numerous industry and third-party data sources and considers the interacting effects of the various indicators.



ISO Risk Analyzer Personal Auto consists of several modules that you can use individually or together, depending on your analytic objectives. The modules include:

Environmental Module

- **Traffic environment** — hundreds of indicators, including the effects of the number and types of businesses in the area, traffic density, driving patterns, and traffic generators
- **Natural environment** — hundreds of indicators, including the effects of weather and topological characteristics of the area
- **Economic environment** — numerous indicators, including the effects of medical and legal costs, claims severities, and severity trends

Vehicle Module

Numerous indicators, including:

- **Vehicle safety** — ISO rating symbol, crash test rating, antilock braking systems, security devices, theft data
- **Performance** — weight, engine size, carburetion
- **Style** — body type, model year, price

Driver History Module

Numerous indicators related to accidents, violations, and loss history, including:

- Age of driver
- Number of accidents and violations within a given period of time
- Amount of time since last accident or violation

Policy Risk Module

Includes all indicators within the Environmental, Vehicle, and Driver History Modules and accounts for their interacting effects.

 Only the Environmental Module is available at this time.

Model Versions

ISO will file with regulators a manual rule that employs the ISO Risk Analyzer model. The model version used in the rule filing will be available immediately in ISO Passport — labeled “ISO Rule Unfiled.” Once state regulators acknowledge the ISO rule filings, ISO Passport will then also make available state model versions labeled “ISO Rule Implemented.”

To order an ISO Risk Analyzer Personal Auto Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto** tab.
4. Under the ISO Risk Analyzer category, select the module or modules you want. (Currently only the Environmental Module is available.)
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.

 **Model Version** — The list of available model versions depends on the state. Once you select a state from the dropdown, you will see a list of available models in the Model Version dropdown. Information on available model versions reflects the status of ISO's manual rule filing(s) employing ISO Risk Analyzer in that state. Select the one that best meets your business needs.

Policy ID — To enter a policy ID, click the + box for Driver 1 Information. This optional ID will help you track your orders.

Address Accuracy — The power of the Environmental Module of ISO Risk Analyzer depends on the accuracy of the garaging address you enter. The system cannot accurately score certain types of addresses, such as post office box numbers, rural routes, and some addresses that include a nonnumeric character in the house number. For the best results, enter all of the garaging address information as thoroughly and accurately as possible.

 If you enter an address that the system cannot accurately score, you may receive the error message “4805 – Request address could not be scrubbed to the street address level – Reference ISO Risk Analyzer in the ISO Passport User Guide before calling the help desk.” Please check the accuracy of the address and try submitting it again. You may use the U.S. Postal Service website (www.usps.com) to check the ZIP code for an address.

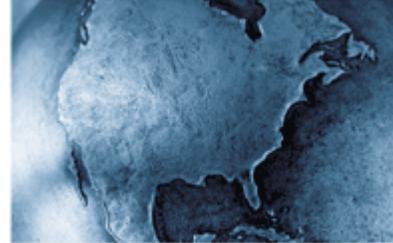
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading ISO Risk Analyzer Personal Auto Reports” on page 123.

Latitude/Longitude Reports

PERSONAL AUTO/PERSONAL PROPERTY/COMMERCIAL PROPERTY

The ISO Latitude/Longitude Report determines the latitude and longitude for the risk entered. You can order Latitude/Longitude Reports in conjunction with all ISO Passport® reports.



To order a Latitude/Longitude Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto**, **Personal Property**, or **Commercial Property** tab.
4. Under the LOCATION® Reports category, select **Latitude/Longitude**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Latitude/Longitude Reports” on page 127.

Motor Vehicle Reports

PERSONAL AUTO/COMMERCIAL AUTO

Through ISO's Insurance Information Exchange® (iiX™), ISO Passport® provides easy access to state driving-record databases. Simply enter the policyholder's name, address, and driver's license number, and ISO Passport will provide a comprehensive report containing details about traffic violations or accidents. .

You can order Motor Vehicle Reports (MVRs) for most states and the District of Columbia. For most states, ISO Passport returns the reports instantly to facilitate point-of-sale underwriting.



To order a Motor Vehicle Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto** or **Commercial Auto** tab.
4. Under the Additional Reports category, select **Motor Vehicle Report (MVR)**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see "Reading Motor Vehicle Reports" on page 128.

OFAC Reports

OFAC (Office of Foreign Assets Control) Reports identify individuals with whom your company should not do business because of their involvement in terrorist or illegal activities. ISO offers OFAC Report services as an optional enhancement to A-PLUS™ Loss History Reports. Each time you order an A-PLUS report, the system automatically checks the insured's name against the master list of Specially Designated Nationals (SDN) and Blocked Persons published by the Office of Foreign Assets Control of the U.S. Department of the Treasury. .



If your company has subscribed to this service, you do not need to make any special selections to order an OFAC Report. When you order any A-PLUS report, the system checks the names against the OFAC database. If the system finds a match, ISO automatically notifies a designated OFAC representative at your company.

For information on reading these reports, see "Reading OFAC Reports" on page 130.

PreFlight Reports

PERSONAL PROPERTY

PreFlight™ Reports automatically assess the value of conducting an on-site inspection, recommend the best type of inspection to order, and help determine where to assign the inspection. The PreFlight system uses ISO's database of property information to assist in making a more informed inspection decision. ISO has developed PreFlight to access multiple data sources for greater depth of coverage and more accurate results. PreFlight reports can even integrate A-PLUS™ and LOCATION® information to provide a comprehensive but easy to read report.



To order a PreFlight Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** tab.
4. Under the FlightDeck™ category, select **PreFlight™**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading PreFlight Reports” on page 132.

Property Characteristics Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

The Property Characteristics report compiles information from several public-records sources to provide a single report for property underwriting decisions. The Property Characteristics database queries local databases to compile general information on the property, including:

- location information
- owner transfer information
- last market sale information
- site information
- tax information
- property characteristics



Property Characteristics reports give you the information you need to make effective underwriting decisions for new property insurance policies.

To order a Property Characteristics Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. Select **Property Characteristics Report**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Property Characteristics Reports” on page 137.

Public Protection Classification (PPC) Reports

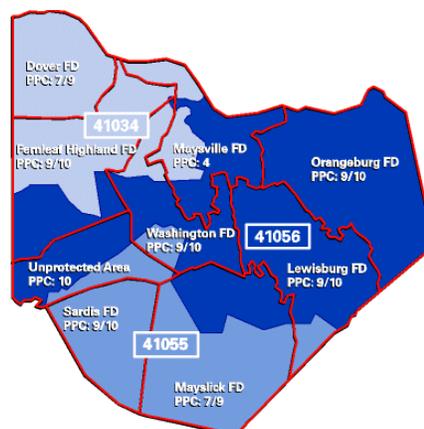
PERSONAL PROPERTY/COMMERCIAL PROPERTY

The ISO Public Protection Classification (PPC™) system provides information about the effectiveness of local fire department response in more than 47,000 fire protection areas around the United States. PPC Reports provide the PPC code, alternative PPC and water supply type (if applicable), corresponding fire protection area name for an address, and supplemental information, such as the name of — and the drive distance to — the responding fire station.

Insurers use PPC information for:

- deciding on coverage, deductibles, and pricing for individual homes and businesses
- identifying opportunities for writing new business
- achieving a reasonable concentration of property risks

ISO updates the PPC database the first day of each month.



Future Effective PPC Reports

Future Effective Public Protection Classification (FEPPC) Reports provide the future PPC for the fire protection area servicing the risk address, effective on a specified future date. Knowing the Future Effective PPC will help you streamline your policy renewal process and get ready for new business. Reports provide alerts up to three months in advance for fire protection areas that will experience a PPC change. The reports also provide Future Effective Dwelling PPC, where applicable.

-  A Future Effective PPC Report is available only with a detailed PPC Report for the same risk. ISO updates the Future Effective PPC file on the third day of each month.

To order a Public Protection Classification Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. Under the LOCATION® Reports category, select **Public Protection Classification (PPC) Report** and whether you want a **Detailed** or **Abbreviated** Report. If you request a detailed PPC Report, you may also select a Future Effective PPC Report.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.

6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Public Protection Classification Reports” on page 140.

Sinkhole Reports

Personal Property/Commercial Property

LOCATION[®] Sinkhole Service Reports provide the most detailed and current information in the industry related to catastrophic sinkhole collapse and sinkhole related earth movements. Sinkholes are one of the costliest, non-catastrophe perils in Florida. The service allows underwriters to assess sinkhole risk for properties in the State of Florida.

The underlying sinkhole data is based on an exclusive collection of high-quality engineering, geotechnical, and geologic data collected during the investigation of actual sinkhole claims in the past 20 years, plus other credible sources.

The Sinkhole Service provides two scores to help underwrite sinkhole coverage. The Sinkhole Score reflects the overall sinkhole risk for the specific property address and ranges from 1 (lowest risk – no confirmed sinkholes within 10 miles) to 7 (highest risk – confirmed sinkhole at property). It also accounts for the presence of reported earth movements within one mile of the property. The Area Score identifies the number of confirmed sinkholes and reported earth movements within one mile of the property. It alerts the user of high-risk areas in which multiple sinkholes have been confirmed.



To order a Sinkhole Service Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order and click **Next**.
3. On the New Order page, select the **Personal Property or Commercial Property** tab.
4. Under the LOCATION[®] Reports category, select **Sinkhole**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers and click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Sinkhole Service Reports” on page 147.

Undisclosed Driver Reports

PERSONAL AUTO

Undisclosed Driver Reports identify potential vehicle operators not listed on the application for insurance. These reports can be crucial in properly assessing an automobile risk. The system delivers the report instantly to aid in the automobile underwriting process.

Undisclosed Driver Reports let you:

- access several up-to-date licensing databases
- retrieve pertinent information about other drivers in the household
- identify the exact extent of household exposure from undisclosed drivers



To order an Undisclosed Driver Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto** tab.
4. Under the Additional Reports category, select the **Undisclosed Driver Report**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Undisclosed Driver Reports” on page 147.

Vehicle Registration Reports

PERSONAL AUTO

Vehicle Registration Reports give you vehicle registration and title information that your customers may not enter on the insurance application. The reports can be crucial in properly assessing an automobile risk. The system delivers the reports instantly to aid in the automobile underwriting process. ISO Passport[®] lets you use any of the following information as search criteria:



- vehicle identification number (VIN)
- surname/address
- license plate

Search results may vary depending on the search criteria you use. For example, if you search by surname and address, you'll receive information on every vehicle at that risk location. Reports may also differ depending on the state where the owner registered the vehicle. Generally, you will receive the following information:

- vehicle year, make, model, body style, and VIN
- name and complete address of the individual who registered the vehicle
- name of a cosigner or second owner, if applicable
- expiration date of the registration
- plate type, such as regular, vanity, dealer, or commercial
- name of the leasing company, if applicable
- whether the vehicle has a "branded" title, indicating an unusual condition in the vehicle's history (junked, salvaged, flooded, etc.)

Vehicle Registration Reports are available in all states except Arizona, Arkansas, California, Hawaii, Indiana, Oklahoma, Pennsylvania, Virginia, and Washington.

To order a Vehicle Registration Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Auto** tab.
4. Under the Vehicle Registration Reports category, select the type of vehicle registration search you would like to perform (**VIN**, **Surname/Address**, or **License Plate**).
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see "Reading Vehicle Registration Reports" on page 151.

Wind Reports

PERSONAL PROPERTY/COMMERCIAL PROPERTY

Wind Reports include data from a suite of ISO services that help you underwrite and rate risks in areas susceptible to wind exposure. Having this information will help you better estimate the risk of surge and damage from windblown water. Wind Reports provide:

- windpool eligibility and zone information, where applicable
- distance to the nearest ocean or gulf and other major bodies of water
- ISO Group II Zones
- ISO personal and commercial property territories
- Citizens property territories (Florida only)



ISO updates the database quarterly or more often if deemed necessary.

To order a Wind Report:

1. Select **Order Report** from the left navigation bar on any ISO Passport page.
2. Enter a name to identify the order, then click **Next**.
3. On the New Order page, select the **Personal Property** or **Commercial Property** tab.
4. Under the LOCATION[®] Reports category, select **Wind**.
5. You can select additional reports with the same order. If needed, use the tabs to browse and make your selections.
6. When you finish selecting reports, click **Next** at the bottom of the page.
7. You may have to enter account numbers for some products. If requested to do so, enter the appropriate account numbers, then click **Next**.
8. Enter the risk information required to process the order. Follow the instructions provided on the page as needed to display and enter information. A red asterisk (*) indicates a required field.
9. Click **Submit Order** to process the order.

For information on reading these reports, see “Reading Wind Reports” on page 153.

Retrieving Reports

What's in This Chapter:

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Viewing Composite Reports	56
Viewing Individual Service Reports	56
What to Do If a Report Fails	57
Filtering the Report List	57

Viewing Reports

Once you order reports and ISO Passport® processes them, you will find your reports under the Status/Reports screen. This screen provides the order name of each report as you entered it on the Input screen, the report's status, and the date you ordered it. To view the screen, select **Report View/Status** from the left navigation bar on any ISO Passport page.

Status/Reports

[Refresh Status](#)

Select a Company	User List	Orders / Page	Timeframe	Status Filter
INSURANCE SERVICES OFFICE	WDIPROJECT	50	TODAY	ALL

Results 1-21 of 21

<input type="checkbox"/>	Order Name	Edit Order	Status	Date Ordered
<input type="checkbox"/>	FUTURE EFFECTIVE PPC	EDIT	COMPLETE	04/23/2007 - 02:09 PM
<input type="checkbox"/>	FUTURE EFFECTIVE PPC	EDIT	COMPLETE	04/23/2007 - 02:09 PM
<input type="checkbox"/>	CALIFORNIA BRUSH FIRE	EDIT	COMPLETE	04/23/2007 - 02:08 PM
<input type="checkbox"/>	REPORT SAMPLE	EDIT	COMPLETE	04/23/2007 - 02:07 PM
	AUTO TERRITORY REPORT		COMPLETE	Rtd: 04/23/2007 - 02:07 PM
	AUTO HOMEWORK REPORT - 1 WORK ADDR		COMPLETE	Rtd: 04/23/2007 - 02:07 PM
	AUTO LATITUDE/LONGITUDE REPORT		COMPLETE	Rtd: 04/23/2007 - 02:07 PM
	CALIFORNIA BRUSH REPORT		COMPLETE	Rtd: 04/23/2007 - 02:07 PM
	CRIME DETAILED REPORT		COMPLETE	Rtd: 04/23/2007 - 02:07 PM
	PPC EXPANDED DETAILED INTERACTIVE		COMPLETE	Rtd: 04/23/2007 - 02:07 PM
	PPC FUTURE EFFECTIVE REPORT		COMPLETE	Rtd: 04/23/2007 - 02:07 PM
	WIND DETAILED REPORT		COMPLETE	Rtd: 04/23/2007 - 02:07 PM

You can modify the information provided on this screen to fit your specific needs. You can filter the list to limit the number of items presented, and you can sort the list of orders by Order Name, Status, or Date Ordered. Just click on the column title to sort.

Viewing Composite Reports

You can order reports individually by service, or you can order multiple services simultaneously under one report (illustrated above in the "Report Sample" report request). You can view reports by clicking an order name in the report list. If you order more than one service under the same name, a single report appears listing all of the individual services requested under the order name.

Viewing Individual Service Reports

The ISO Passport system generates many reports instantaneously and shows all completed requests in green text. However, if the Status column does not show COMPLETE in green text, you can still view the status and content of each report individually. Simply click the plus symbol (+) at the beginning of the report row to display the order details. You'll find each individual report listed with its status. Click the individual completed services for corresponding reports.

If the Status column lists COMPLETE in red text, the system may not have processed one or more of the reports you ordered. Click the plus symbol (+) at the beginning of the row and then each report listed to see an error message explaining why the report failed.

- If you want to edit an order, click **Edit Order**, and change the reports requested and/or the risk address entered. This option enables you to order similar reports without having to re-enter all of the required data. Any completed reports are billed separately.

What to Do If a Report Fails

If your report fails because you placed the order during scheduled maintenance, you will have to reorder after the maintenance period ends. This requirement applies to all ISO Passport reports.

If your report fails because the data source for the report is having an unscheduled outage, you may or may not have to reorder when the outage ends. Here are the details:

- For LOCATION® reports, you do not need to reorder. ISO Passport will automatically return your reports after the outage ends.
- For most other reports, you do need to reorder after the outage ends.
- For certain reports, you have the option to sign up for stand-in processing (also called retry processing). When you sign up, you will specify a time-out period — that is, the length of time you want the system to continue trying to order your report. During an outage, ISO Passport will automatically retry your request until the data source becomes available or until the end of your specified time-out period, whichever comes first. Stand-in processing is available at no extra charge, but you must sign up before it takes effect. Contact the ISO Customer Support Center at 1-800-888-4476 for more details and for a list of ISO Passport products that offer stand-in processing.

Filtering the Report List

To filter the report list on the Status screen:

1. Select the company for which you want to display reports. Generally, this field will already be selected based on your default settings.
2. Do any of the following to filter the information displayed:
 - Select the number of orders to show on a single screen from the **Orders Per Page** list.
 - Select the timeframe you want to view from the **Timeframe** list. Options range from Today to 90 days prior.
 - Select a **Status Filter**. You may choose to view All reports or limit the output to view only Active, Completed, or Failed reports.
 - Select the checkbox next to one or more order names and then click **View Reports** to view a screen containing only the selected orders.

Reading Reports

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About the Report Layout

Although each report provides different information, most ISO Passport® reports share a similar format and layout. The following samples illustrate the report layout, the type of information provided, and the manner in which the information is organized.

Report Heading

Each report you order from the ISO Passport system contains some common elements at the top of the report.

LOCATION® : ORDER STATUS ABC INSURANCE COMPANY	
ORDER NAME: HEADING	SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 02/10/2004	RESPONSE DATE: 02/10/2004
ORDER TIME: 02:16:40 PM	RESPONSE TIME: 02:16:43 PM

The report heading provides the following information:

Order Name	Identifies the name of the report ordered.
Order Date	Displays the date you ordered the report.
Order Time	Displays the time you placed the order.
Subscriber ID	Contains a system-generated customer identification number.
Response Date	Displays the date ISO Passport generated the report. The system generates many reports instantaneously; others require additional processing time.
Response Time	Displays the time the system generated the report.

Search/Match Information

Key information you entered to perform the search is summarized below the report heading. The required information varies based on the type of report requested.

Entered Address:	123 SAMPLE ADDRESS ST JERSEY CITY NJ 07310
Risk Address:	123 SAMPLE ADDRESS ST JERSEY CITY NJ 07310 - 1607
Services Ordered:	PPC DETAILED with FEPPC

This section provides the following information:

- Entered Address** Shows the customer's address exactly as you entered it on the New Order page.
- Risk Address** Displays the customer's address after processing by an address-cleansing and standardization tool to maximize response rate and accuracy.
- Services Ordered** Identifies the service ordered and whether the report returned is abbreviated or detailed.

Report Results

The bottom of the report page contains the results of the services ordered. The details in this section vary based on the type of report you request. The samples below show some of the results you may obtain.

The following example illustrates the results section of a PPC™ Report. The report shows the results section based on results for the exact address:

Risk Address:	123 SAMPLE ST CHESTER NY 10918 - 2522
Return Source:	Address Level Match
Public Protection Class at Risk: 4/4X (4/9) Alternative PPC(s): 10W/10 (10) Fire Protection Area: CHESTER FD Drive Distance to Responding Fire Station: 1 MILE OR LESS Responding Fire Station: CHESTER FS 2	
<i>ISO introduced revised split-class PPC methodology (X/Y/W) on 7/1/2014. The PPC values in parentheses are based on the split-class methodology used prior to 7/1/2014.</i>	

This example shows the data for a specific address and explains that the information is based on results provided for the ZIP Code.

Risk Address:	123 SAMPLE ST CHESTER NY 10918
Return Source:	Zip Code Level match
Predominant PPC:	4/4X (4/9)
Percent:	57%
PPC:	4/4X (4/9)
Percent:	57%
Fire Protection Area:	CHESTER FD
County:	ORANGE
PPC:	4
Percent:	34%
Fire Protection Area:	CHESTER FD
County:	ORANGE
PPC:	4/4Y (4/8B)
Percent:	5%
Fire Protection Area:	WASHINGTONVILLE FD
County:	ORANGE
PPC:	5/5X (5/9)
Percent:	1%
Fire Protection Area:	SOUTH BLOOMING GROVE FD
County:	ORANGE
PPC:	3/3Y (3/8B)
Percent:	1%
Fire Protection Area:	MONROE JOINT FD
County:	ORANGE

ISO introduced revised split-class PPC methodology (X/Y/W) on 7/1/2014. The PPC values in parentheses are based on the split-class methodology used prior to 7/1/2014.

Each report is customized to include specific information to aid you in your risk assessments. The report descriptions on the following pages provide detailed explanation of the results shown on each report.

Reading A-PLUS Auto Loss History Reports

The A-PLUS™ Auto Loss History Reports give underwriters a great deal of information related to prior losses reported by prospective insureds.

1 Possible Match Found		Match 1 of 1
Match On:	NAME/ADDRESS IS SIMILAR	
Claim Reference #:	5EA00504485	
Company Claim #:	CLMNUMBGENE001	
Company ID:	F005	AM Best Code: 02171
Carrier:	ABC INSURANCE COMPANY	
Loss Date:	09/11/2002 (3Yrs - 1 Mos)	
Loss Type(s):	Amt Paid:	Claim Status:
COMP	\$100	CLOSED
THEFT	\$100	CLOSED
	Total Amt:	
	\$200	
CAT Indicator:	N	
Policy Number:	POLNOGENE001	
Policy Type:	PERSONAL AUTO	
Involved Party: INSURED		
Name:	JOHN DOE	
Address:	123 SAMPLE ADDRESS ST LINDALE, TX 75771	
Involved Party: INSURED DRIVER		
Name:	JOHN DOE	
Address:	123 SAMPLE ADDRESS ST LINDALE, TX 75771	
REASONABLE PROCEDURES HAVE BEEN ADOPTED TO MAXIMIZE THE ACCURACY OF THIS REPORT. SUBSCRIBERS, HOWEVER, ARE TO INVESTIGATE INDEPENDENTLY AND EVALUATE THE RELEVANT DATA PROVIDED.		

The A-PLUS Auto Loss History report provides the following information:

Name	The current name and any aliases of up to five insureds on a policy.
AKA Name	
DOB	Dates of birth, when provided.
Address Information	Includes the current address and previous addresses.
Previous Policy #	Reflects any of the insured's previous policy numbers.
Match Basis	Provides an explanation of why we are providing the search results.
At-Fault	When available, provides driver at-fault information.
Current Address	The insured's current address.
Loss Date	The date the previous loss occurred and the length of time since that loss.
Loss Amount	The amount the insurance company paid on the loss.
Loss Type	Shows all loss types relating to the claim.
SSN Validation	Shows year and place where the Social Security Number was issued.
Carrier	The submitting insurer.

Policy #	The policy number under which the loss was paid.
Claim #	The claim number assigned by the insurance company.
Claim Status	The status of the claim (opened, closed, subrogation, salvage, did not meet deductible, peril not covered, withdrawn).
VIN #	Identifies vehicle by using the VIN-decoding.

Common Abbreviations

Policy Types

CAPP — Commercial Auto Private Passenger	CYPP — Motorcycle Private Passenger
PAPP — Personal Auto Private Passenger	MHPP — Motor Home Private Passenger

Coverage Types

COLL — Collision	PIP — Personal Injury Protection
COMP — Comprehensive	RENT — Rental Reimbursement
GLSS — Glass	TOWL — Towing & Labor
GGKP — Garage Keepers	UM — Uninsured Motorist
LIAB — Liability	UMBR — Umbrella
MPAY — Medical Payments	UNDR — Underinsured Motorist

Loss Types

ABI — Automobile Bodily Injury	PD — Property Damage
ANML — Animal	PIP — Personal Injury Protection
APD — Automobile Property Damage	PLBI — Premises Liability Bodily Injury
BI — Bodily Injury	PLPD — Premises Liability Property Damage
COLL — Collision	PRSEF — Personal Effects
COMP — Comprehensive	QUAKE — Earthquake
EXPL — Explosion	RENT — Rental Reimbursement
FIRE — Fire	THEFT — Theft
FLOOD — Water/Flood	TOWL — Towing and Labor
GGKP — Garage Keepers	UIMBI — Underinsured Motorist Bodily Injury
GLSS — Glass	UIMPD — Underinsured Motorist Property Damage
HAIL — Hail	UM — Uninsured Motorist
INCM — Income Continuance	UMBR — Umbrella
MEDPY — Medical Payments	UMBI — Uninsured Motorist Bodily Injury
OTHR — Other/OTHR	UMPD — Uninsured Motorist Property Damage
PCOBI — Products and Completed Operations Bodily Injury	VMM — Vandalism and Malicious Mischief
PCOPD — Products and Completed Operations Property Damage	WIND — Windstorm

Reading A-PLUS Property Loss History Reports

The A-PLUS™ Property Loss History Reports are vital tools for evaluating property and liability risks for both personal and commercial lines, providing a reliable mechanism for identifying potential increased risk factors in the property underwriting process.

Insured Name:	JOHN DOE	Insured SSN:	000-00-1234
Risk Address:	123 SAMPLE ADDRESS ST LISLE, IL 60532	Insured DOB:	09/12/1965
1 Possible Match Found (1 Name and Address)			
Match Basis:	INSURED AT RISK ADDRESS	Match#:1	
Insured Name:	JOHN DOE		
Loss Location:	123 SAMPLE ADDRESS ST LISLE, IL 60532	Current Address:	123 SAMPLE ADDRESS ST LISLE, IL 60532
Loss Date:	10/06/2002 (3 Yrs - 0 Mnths)	Loss Amount:	\$500
Loss Type:	THEFT	Policy Type:	HOMEOWNERS
Loss Cause:	THEFT/BURGLARY	Cat #:	NO
Claimant:	JANE DOE 123 SAMPLE ADDRESS ST LISLE, IL 60532		
Mortgagee:	XYZ MUTUAL BANK FNC	Loan#:	0041100000
Carrier:	ABC INSURANCE COMPANY	Policy#:	0000000006
Claim #:	TEST07	Claim Status:	CLOSED
REASONABLE PROCEDURES HAVE BEEN ADOPTED TO MAXIMIZE THE ACCURACY OF THIS REPORT. SUBSCRIBERS , HOWEVER, ARE TO INVESTIGATE INDEPENDENTLY AND EVALUATE THE RELEVANT DATA PROVIDED.			

The A-PLUS Property Loss History Report provides the following information:

Name AKA Name	The current name and any aliases of the first and second insureds on a policy.
SSN	The Social Security numbers of the first and second insureds on a policy.
DOB	Dates of birth of the first and second insureds on a policy.
Address Information	Includes the address of the risk location, as well as the insured's current and previous addresses.
Previous Policy #	Reflects any of the insured's previous property policy numbers.
Match Basis	Provides an explanation of why we are providing the search results.
Insured Name	The insured's name obtained from the search.
Loss Location	The location in which a previous loss occurred.
Current Address	The insured's current address.

Loss Date	The date the previous loss occurred and the length of time since that loss.
Loss Amount	The amount the insurance company paid on the previous loss.
Loss Type	The type of loss.
Policy Type	The type of policy under which the loss was paid.
Loss Cause	The reason for the loss.
Carrier	The submitting insurer.
Policy #	The policy number under which the loss was paid.
Claim #	The claim number assigned by the insurance company.
Claim Status	The status of the claim (open, closed, subrogation, salvage, did not meet deductible, peril not covered, withdrawn).

Common Abbreviations

Property Policy Types

AIR — Aircraft	J — Umbrella Policy
BOP — Businessowners Policy	L — Hurricane
BOAT or B — Boat Owners	MH or M — Mobile Home
BUS — Business Interpretation	MPR — Medical Professional
CMP — Commercial Multi-peril	N — Miscellaneous Business
D — Flood	O — Commercial—Bonds, Crop Hail, Workers Comp
E — Contractors	Q — Earthquake
EC — Extended Coverage	U — Business Policy—Office
FARM or R — Farm or Ranch	V — Condominium Association
FIRE or F — Fire	W — Apartment Building—Commercial Lines
HO or H — Homeowners	X — Other
HO or T — Renters/Tenants	Y — Church
HO or C — Condominium	Z — Business Policy—Service and Mercantile
IM or I — Inland Marine (includes scheduled property or valuable items)	NRPT — Not Reported

Liability Policy Types

CMP — Commercial Multi-peril

GL — General Liability

HOL — Homeowners Liability

MP — Medical Payments

PIP — Personal Injury Protection

WC — Workers Compensation

X — Other

NRPT — Not Reported

Loss Types

ACCDL — Accidental Discharge/Leakage

APPL — Appliance-Related Water

BOP — Businessowners Policy

CLPS — Building Collapse

COLL — Collision, Upset

CONTA — Contamination

CRAFT — Watercraft

CREDIT — Credit Card

DAMAG — Damage to Property of Others

DISAP — Mysterious Disappearance

DISSC — Mysterious Disappearance Scheduled Property

DOG — Dog Bite (Liability)

EO — Errors and Omissions

EXPL — Explosion

EXTEN — Extended Coverage Perils

FIRE — Fire

FLOOD — Flood

FOROB — Foreign Object Intake

FREEZE — Freezing Water (includes bursting pipes)

GLASS — Glass, Broken Window

HAIL — Hail

ICE — Ice Damage

ID — Identification Theft

LIABILITY — Liability (All Other)

LIGHT — Lightning

LIVES — Livestock

LLL — Liquor Law Liability

MEDICAL — Medical Payments

MOLD — Mold

MOLDL — Mold Liability

MOVE — Earth Movement

OTHER — All Other

PCOBI — Products and Completed Operations Bodily Injury

PCOPD — Products and Completed Operations Property Damage

PHYDA — Physical Damage (All Other)

PL — Product Liability

PLBI — Premises Liability Bodily Injury

PLIB — Pollution Liability

PLPD — Premises Liability Property Damage

POLLUTION — Pollution Remediation

QUAKE — Earthquake

RIOT — Riot or Civil Commotion

SINK — Sinkhole

SLIP — Slip/Fall (Liability)

SMOKE — Smoke

SPOIL — Spoilage

SPRLE — Sprinkler Leakage

THEFT — Theft/Burglary

THFSC — Theft Scheduled Property

VMM — Vandalism/Malicious Mischief

WATER — Water Damage

WEATHER — Weather-Related

WC — Workers Compensation

WIND — Wind

WSNOW — Weight of Ice or Snow

Additional Boat Loss Types

GROUNDED — Grounded

HAULAUNCH — Hauling/Launching

HWYACCD — Highway Accident

ICE — Ice Damage

OTHER — Other

SINKING — Sinking

SUBOBJ — Submerged Object

THIRDLIAB — Third-Party Liability

TOWING — Towing

WRECKRMV — Wreck Removal

Reading A-PLUS Verified Reports

The A-PLUS Verified™ report combines the A-PLUS auto loss history report and the Coverage VerifierSM report to provide a single report for loss history and prior insurance coverage. For additional information on reading these reports, see “Reading A-PLUS Auto Loss History Reports” on page 63 and “Reading Coverage Verifier Reports” on page 96.

A-PLUS VERIFIED REPORT-INTERACTIVE ABC INSURANCE COMPANY			
ORDER NAME: A-PLUS VERIFIED		SUBSCRIBER ID: COMPANY DEFAULT	
ORDER DATE: 01/22/2009		RESPONSE DATE: 01/22/2009	
ORDER TIME: 02:01:47 PM		RESPONSE TIME: 02:01:47 PM	
<hr/>			
Insured Name:	JOHN DOE		
Current Address:	123 SAMPLE ADDRESS ST ELKHART, IL		
<hr/>			
1 Possible Match Found			
			Match 1 of 1
Match On:	NAME/ADDRESS IS SIMILAR		
Claim Reference #:	2UA00514003		
Company Claim #:	NEW777777777777		
Company ID:	Z996	AM Best Code:	X1234
Carrier:	XYZ INSURANCE COMPANY		
Loss Date:	01/01/2005 (4 Yrs - 0 Mths)		
Loss Type(s):	Amt Paid:	Report Number:	11111111111111
BI	\$10,000	Claim Status:	SUBROGATION
UMBR	\$7,000		CLOSED W/O PAYMENT
	Total Amount:		
	\$17,000		
Loss Description:	AUTO PROPERTY		
At Fault Indicator:	INSURED OPERATOR AT FAULT	Operator Relation:	RELATION NOT KNOWN
CAT Indicator:	Y		
Address:	123 SAMPLE ADDRESS ST ELKHART, IL 62534		
Policy Number:	A11111111111		
Policy Type:	PERSONAL AUTO		
<u>Involved Party: INSURED</u>			
Name:	JOHN DOE		
Address:	123 SAMPLE ADDRESS ST ELKHART, IL 62534		
Phone Number:	(555) 555-5555	Phone Type:	H
		Gender:	M
<u>Involved Party: SECOND INSURED</u>			
Name:	JOE DOKES		
Address:	321 SAMPLE ADDRESS ST MAPLE GROVE, NY 13608		
Phone Number:	(999) 999-9999	Phone Type:	H
SSN:	XXX-XX-3434	State/Province:	LA
Issued From:	1936	Issued To:	1950
SSN WAS ISSUED PRIOR TO DOB			
Date Of Birth:	01/01/1999	Gender:	M
Driver's Lic Num:	S12214343	State/Province:	NC
<u>Involved Party: INSURED DRIVER</u>			
Name:	JOAN ROE		
Address:	456 SAMPLE ADDRESS ST BROOKLYN, NY 11213		
Phone Number:	(343) 445-4545	Phone Type:	H
Date Of Birth:	01/01/1944	Gender:	F
Driver's Lic Num:	S2222788888	State/Province:	NY
<hr/>			
REASONABLE PROCEDURES HAVE BEEN ADOPTED TO MAXIMIZE THE ACCURACY OF THIS REPORT. SUBSCRIBERS, HOWEVER, ARE TO INVESTIGATE INDEPENDENTLY AND EVALUATE THE RELEVANT DATA PROVIDED.			

Reading Auto Symbol Reports

ISO Passport® Auto Symbol Reports provide complete information about the vehicles that your policyholders drive, enabling you to estimate underwriting risk correctly and calculate suitable premiums for automobile coverage.

1 Match Found			
Vehicle:	1992 TOYOTA CAMRY LE		
ISO VSR Sym:	05		
VIN:	JT2SK12E0N0023506	Effective Date:	09/2005
State:	NY		
Restraints:	DRIVER-SIDE AIRBAG/PASSENGER ACTIVE RESTRAINT		
Body Style:	4 DOOR SEDAN		
Country-Wide Perf:	STANDARD PERFORMANCE		
Anti-Lock Brakes:	ANTI-LOCK BRAKES ARE OPTIONAL EQUIPMENT		
Engine Size:	2.2 LITER	Cylinders:	FOUR CYLINDER ENGINE
Wheelbase:	103.1 INCHES		
Vehicle Class:	MIDSIZE - 4 DOOR		
<p>REASONABLE PROCEDURES HAVE BEEN ADOPTED TO MAXIMIZE THE ACCURACY OF THIS REPORT. USERS ARE RESPONSIBLE TO BE IN COMPLIANCE WITH ALL STATE AND TERRITORY REQUIREMENTS IN THE UTILIZATION OF ISO SYMBOLS.</p>			

The Auto Symbol Report provides the following information:

Vehicle The vehicle's make, model, and year.

ISO VSR Sym Vehicle Series Rating symbol. Vehicle Series Rating is an ISO program designed to match premiums to losses in an equitable manner. For each vehicle series (defined by such characteristics as make, model, body style, and wheelbase), ISO assigns a code called a rating symbol. ISO provides corresponding symbol factors that insurers may use in determining premiums for individual policies. A vehicle with a higher rating symbol will have a higher premium than a vehicle with a lower symbol, if all other rating variables are the same.

Initially, ISO assigns preliminary symbols based solely on the manufacturer's suggested retail price (MSRP) of a new vehicle. Then, by examining normalized loss experience, ISO makes adjustments — both upwards and downwards — to arrive at the rating symbols. Those adjustments reflect differences not covered by other rating variables, such as driver classifications, use of vehicle, and place of garaging. VSR captures differences caused by factors such as attractiveness to theft and damage. It is unlikely that a \$30,000 minivan would generate the same amount of theft losses as a \$30,000 sports car or that the vehicle damage sustained in an accident would be the same for a \$40,000 luxury car with a fiberglass-based body as for a \$40,000 sport utility vehicle. The VSR program adjusts the premiums and balances the effects in a revenue-neutral way.

VIN The vehicle identification number.

State The state in which the vehicle is to be insured.

Restraints	Indicates the presence of vehicle restraints, such as automatic seat belts and airbags.
Body Style	Identifies the vehicle's design — for example, coupe, sedan, sports car, or utility vehicle.
Country-Wide Perf	Identifies the vehicle's level of performance — for example, low, standard, or high performance.
Antilock Brakes	Identifies the availability of antilock brakes.
Engine Size	The vehicle's engine size.
Cylinders	The number of cylinders in the vehicle's engine.
Wheelbase	Indicates the distances between the center of the front wheels and the center of the rear wheels.
Four-Wheel Drive	Indicates whether or not the vehicle has four-wheel drive.
Curb Weight	The weight of an empty vehicle when it is fully fueled and all fluid levels are high.
Gross Weight	The maximum weight of the vehicle when it includes cargo and/or passengers.
Height	The height of the vehicle.
Horsepower	The automobile engine's horsepower.
Vehicle Class	The vehicle's class — for example, economy, compact, midsize, or large utility.

Reading Auto Territory Reports

The LOCATION[®] Auto Territory Report provides the ISO Personal/Commercial Auto Territory Code for a specified location.

ISO updates the database quarterly or more often if deemed necessary.

LOCATION [®] : AUTO TERRITORY ABC INSURANCE COMPANY	
ORDER NAME: LOCATION AUTO TERRITORY REPORT	SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 02/11/2004	RESPONSE DATE: 02/11/2004
ORDER TIME: 05:20:02 PM	RESPONSE TIME: 05:20:03 PM
<hr/>	
Risk Address:	123 SAMPLE ADDRESS ST JERSEY CITY NJ 07310 - 1607
Return Source:	Address Level Match
ISO PERSONAL AUTO TERRITORY:	01
Return Source:	Address Level Match
ISO COMMERCIAL AUTO TERRITORY:	001

The Auto Territory Report provides the following information:

- | | |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Risk Address | The address used to match against the database. |
| Return Source | Shows whether the match is on an address level or a ZIP-Code level.
 If the system cannot match the risk address on the address level, LOCATION attempts to match the address on the ZIP-Code level. If a ZIP-Code match is successful, the report shows up to five territory codes pertaining to the risk's ZIP Code (in order from the highest to the lowest percent) |
| ISO Personal Auto Territory | Displays the ISO Personal Auto Territory for the risk shown. In two states, this field displays other codes: Frequency/Severity Bands in California; Town Code and Territory Code in Massachusetts. |
| ISO Commercial Auto Territory | Displays the ISO Commercial Auto Territory for the risk shown. In Massachusetts, displays the Rating Territory and Town Code. |

Reading Building Code Information Reports

The LOCATION[®] Building Code Information Report determines the correct Building Code Effectiveness Grading Schedule (BCEGS[™]) code for a location and the year in which the corresponding BCEGS classification became effective. BCEGS assesses the building codes in effect in a particular community and how well the community enforces its building code. ISO classifies the community on a scale of 1 to 10, with 1 representing exemplary enforcement of a model code and 10 indicating no recognizable code enforcement.

The BCEGS program also includes classifications 98 and 99. Class 98 is exclusively for Florida and denotes a community that refuses to participate in the program. In that state, insurers may have to add a surcharge to the premium for properties built in communities with a grading of Class 98. Class 99 indicates that the jurisdiction is unclassified and ineligible for BCEGS discounts.

Only detailed reports are available for this service.

LOCATION[®] : BCEGS[™]			
ABC INSURANCE COMPANY			
ORDER NAME: BCEGS			SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 06/01/2004			RESPONSE DATE: 06/01/2004
ORDER TIME: 05:16:17 PM			RESPONSE TIME: 05:16:18 PM
Risk Address:	123 SAMPLE ADDRESS ST JERSEY CITY NJ 07310 - 1607		
Return Source:	Address Level Match		
Building Code Effectiveness Grading Schedule (BCEGS) Information at Risk:			
Year:	Jurisdiction:	BCEGS Personal Code:	BCEGS Commercial Code:
1996	BUSHNELL	06	06
2000	SUMTER CO	04	04

The Building Code Information Report provides the following information:

Risk Address	The address used to match against the database.
Return Source	Shows whether the match is on an address level or a ZIP-Code level.  If the system cannot match the risk address on the address level, LOCATION attempts to match the address on the ZIP-Code level. If a ZIP-Code match is successful, the report shows up to ten BCEGS codes for the risk's ZIP Code (in order from the highest to the lowest percent).
Year	Displays the year in which the corresponding BCEGS classification became effective.
Jurisdiction	Displays the name of the community or county that enforced building codes in a given effective year in the area where the risk address is located.
BCEGS Personal Code	Displays the personal BCEGS code that applies to the jurisdiction and the year the code became effective.
BCEGS Commercial Code	Displays the commercial BCEGS code that applies to the jurisdiction and the year the code became effective.

Reading California Brush Fire Reports

The LOCATION[®] California Brush Fire Report lets you verify whether a risk is located within a designated hazardous brushfire zone.

Only abbreviated reports are available for this service.

LOCATION [®] : CALIFORNIA BRUSH FIRE ABC INSURANCE COMPANY	
ORDER NAME: CA BRUSH REPORT	SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 02/11/2004	RESPONSE DATE: 02/11/2004
ORDER TIME: 04:41:48 PM	RESPONSE TIME: 04:41:49 PM
Risk Address:	123 SAMPLE ADDRESS ST SOUTH LAKE TAHOE CA 96150 - 3624
Return Source:	Address Level Match
California Brush Fire Zone: No Distribution Area Name: Not in a Brush Fire Zone Distribution Area Identifier: N/A	

The California Brush Fire Report provides the following information:

Risk Address	The address used to match against the database.
Return Source	Shows whether the match is on an address level or a ZIP-Code level.
California Brush Fire Zone	Identifies if the risk address is located in a brushfire zone.  If the system cannot match the risk address on the address level, LOCATION attempts to match the address on the ZIP-Code level. If a ZIP-Code match is successful, the report shows up to five of the brushfire zones pertaining to the risk's ZIP Code (in order from the highest to the lowest percent).
Distribution Area Name	Displays the name of the hazardous brushfire area. For risks located beyond brushfire areas, displays a message indicating that the risk address is not in a brushfire zone.
Distribution Area Identifier	Displays a two-digit/two-letter code identifying different hazardous brushfire areas. Displays "N/A" for risks located beyond those areas.

Reading California DOI Earthquake Zone Reports

The LOCATION[®] California DOI Earthquake Zone Report identifies the California Department of Insurance Earthquake Zone for the risk address.

Only abbreviated reports are available for this service.

LOCATION[®] : CALIFORNIA DOI EARTHQUAKE ZONE	
ABC INSURANCE COMPANY	
ORDER NAME: CA DOI EQ ZONE REPORT	SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 02/11/2004	RESPONSE DATE: 02/11/2004
ORDER TIME: 04:59:46 PM	RESPONSE TIME: 04:59:46 PM
<hr/>	
Risk Address:	123 SAMPLE ADDRESS ST SOUTH LAKE TAHOE CA 96150 - 3624
Return Source:	Address Level Match
California Department of Insurance Earthquake Zone/Subzone: G	

The California DOI Earthquake Zone Report provides the following information:

- | | |
|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Risk Address | The address used to match against the database. |
| Return Source | Shows whether the match is on an address level or a ZIP-Code level. |
| California Department of Insurance Earthquake Zone/Subzone | Displays the Earthquake Zone ID (for example, A1, A2, A3, B1, B2, B3, C, D, E, F, G, or H) assigned by the California DOI for the risk shown. The California DOI has divided California into multiple zones. Obtaining and reporting this zone information enables you to satisfy state requirements. |

Reading Catastrophe Hazard Reports

Catastrophe Hazard Reports provide the most complete and accurate catastrophe risk information for every address in the contiguous United States at risk from hurricanes, earthquakes, severe thunderstorms, winter storms, floods, and terrorism. The information, provided by AIR Worldwide, helps you determine more adequate premiums and improve operational effectiveness and productivity.

CATASTROPHE HAZARD REPORT
INSURANCE SERVICES OFFICE



ORDER NAME: CATASTROPHE HAZARD REPORT
ORDER DATE: 07/14/2011
ORDER TIME: 04:13:13 PM

RESPONSE DATE: 07/14/2011
RESPONSE TIME: 04:13:19 PM

Location Name
Entered Address: 123 SAMPLE ADDRESS ST, JERSEY CITY, NJ 07310

Catastrophe Hazard Information
Matched Address: 123 SAMPLE ADDRESS ST, JERSEY CITY, NJ 07310
Match Type: Address Level
Latitude: 40.72691
Longitude: -74.034879

Hurricane Profile

Risk

(Percentage Loss) 0% 5 10 15 20 25 30 35 40 45 100%

100-year loss level: 

250-year loss level: 

Average Annual Loss: <0.1 %

Relative Risk

(Percentile) 0% 10 20 30 40 50 60 70 80 90 100%

within county: 

within state: 

77

The Catastrophe Hazard Report provides the following information:

Matched Address

The address used to geocode the risk (that is, place the risk spatially).

Match Type

Identifies the geocoder match-type value:

Parcel Level — The most accurate match available: the property is within an identified parcel in the parcel database.

Address Level — A good match: both the corresponding street segment and address range are in the street database.

Street Level — A close match: the corresponding street, but not the address range, is in the street database.

ZIP Code Level — The corresponding street is not in the street files. The system places the address at the center of the appropriate ZIP Code.

100-Year Loss Risk Level

The loss amount that has a 1 percent chance of being equaled or exceeded in any given year (or is likely to be equaled or exceeded in 1 year out of every 100). The risk level is expressed as a percentage of the value of the property in ranges from 0 percent to 100 percent.



Example: If the 100-year loss level is 20 to 25, there is a 1 percent chance in any given year that losses will equal or exceed 20 to 25 percent of the total value.

250-Year Loss Risk Level

The loss amount that has a 0.4 percent chance of being equaled or exceeded in any given year (or is likely to be equaled or exceeded in 1 year out of every 250). The risk level is expressed as a percentage of the value of the property in ranges from 0 percent to 100 percent.



Example: If the 250-year loss level is 20 to 25, there is a 0.4 percent chance in any given year that losses will equal or exceed 20 to 25 percent of the total value.

Average Annual Loss

The average loss expected to occur per year over a period of many years. The risk level is expressed as a percentage of the value of the property in ranges from 0 percent to >2 percent.

Relative Risk within State

A ranking of a property's risk score relative to other properties within the same state, expressed in percentiles from 0 to 100.



Example: If the relative risk level for a property is 70 to 80, then 70 to 80 percent of the properties in the state have the same or lower average annual risk level.

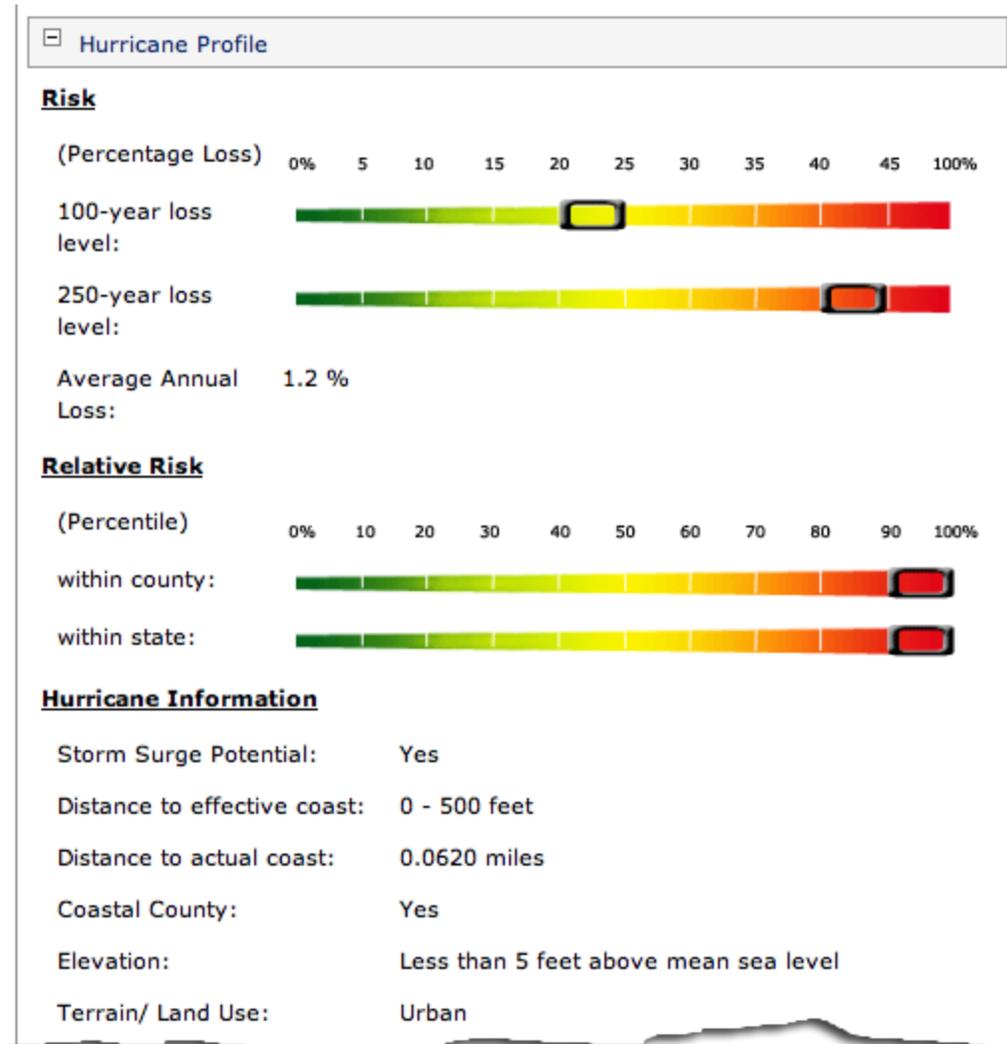
Relative Risk within County

A ranking of a property's risk score relative to other properties within the same county, expressed in percentiles from 0 to 100.



Example: If the relative risk level for a property is 70 to 80, then 70 to 80 percent of the properties in the county have the same or lower average annual risk level.

Hurricane-Specific Values



Storm Surge Potential

Identifies whether there is a potential for an abnormal rise in sea level accompanying a hurricane or other intense storm.

Distance to Effective Coast

A property's distance in miles to the AIR-calculated *effective* coast, part of a modeled coastline that indicates where a hurricane's behavior is likely to change from what it does over water to what it does over land. The information is valuable when determining a location's exposure to the hurricane peril, because the distance helps predict how wind speeds are likely to behave near a particular section of the coastline. For example, a location in a wooded or highly developed section of the coastline might experience a lower wind speed than another location in a flat or open area of the coastline, even if the two locations are the same distance from the actual coastline.

Distance to Actual Coast

A property's distance in miles to the actual physical coast. This easily measured distance is often useful for underwriting. Hurricanes usually lose strength as they travel inland. Therefore, a property's distance to the coast is important in determining the potential hazard.

Coastal County

An indication of whether the property's county abuts the coast. The service returns these values:

Yes — The property is in a county that abuts the coast.

No — The property is not in a county that abuts the coast.

Elevation

Identifies the elevation of the location from the mean sea level, in feet. Displays elevation in ranges from less than 5 feet to more than 1,000 feet above mean sea level.

Terrain/Land Use

Provides a description of the type of terrain or land surrounding the location. Terrain can have a significant effect on wind speeds.

High-Velocity Wind Region

An indication of whether the property is near an area prone to high-velocity winds. The service returns these values:

Yes — The property is in an area prone to high-velocity winds.

No — The property is not in an area prone to high-velocity winds.

(This data element is available in Florida only.)

Exposure Area

Categorizes the property's area using zones based on surface terrain. The service returns these values:

B — Urban and suburban areas, wooded areas, or other areas with numerous closely spaced obstructions the size of single-family dwellings or larger.

C — Open terrain with scattered obstructions having heights generally less than 30 feet. The category includes flat, open country; grasslands; and shorelines in hurricane-prone regions.

(This data element is available in Florida only.)

Wind-Borne Debris Region

An indication of whether the property's location is in a zone subject to wind-borne debris. The service returns these values:

Yes — The property is in an area prone to wind-borne debris.

No — The property is not in an area prone to wind-borne debris.

(This data element is available in Florida only.)

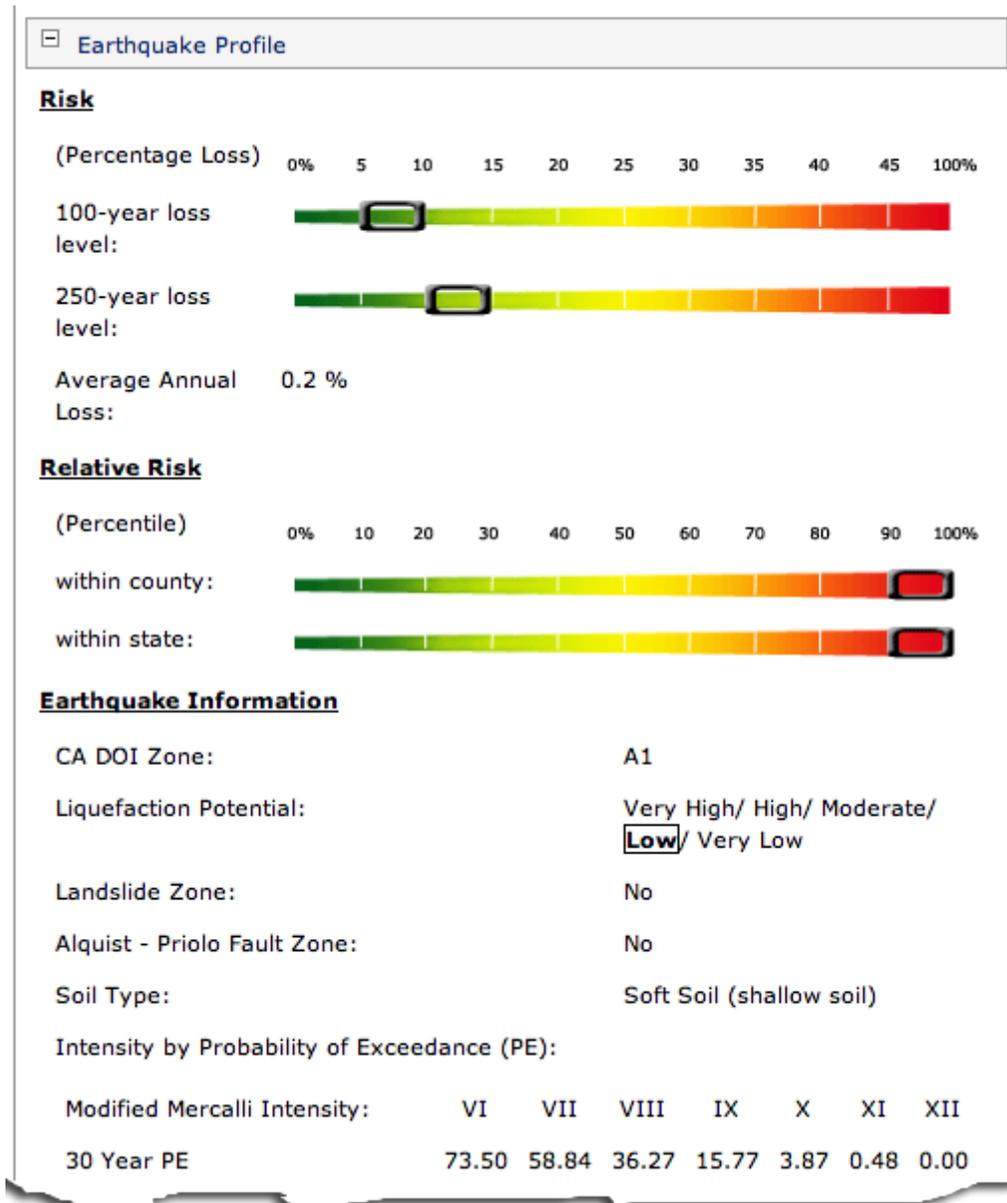
Wind-Speed Region

An indication of the wind speed associated with historical hurricanes that occurred in the zone where the property is located. The service returns these values, in miles per hour:

90	115	123	140
100	119	125	140-150
105	110-120	130	145
100-110	120	130-140	150
110	120-130	135	

(This data element is available in Florida only.)

Earthquake-Specific Values



- CA DOI Zone** Specifies the property's zone as assigned by the California Department of Insurance (Applies to properties in California only.)
- Liquefaction Potential** The potential (described as very high, high, moderate, low, or very low) for liquefaction to occur at a location. This phenomenon occurs during severe ground shaking in which saturated soils — usually loose sands — lose their bearing capacity and become liquid.
- Landslide Zone** Identifies whether the location is inside or outside a landslide zone. (Available in California only.)
- Fault Zone** Identifies if the location is inside or outside an Alquist-Priolo fault rupture zone.
- Soil Type** Indicates the soil type under a structure. The underlying soil type may have a determining effect on potential earthquake damage to structures.

SOIL ID	VALUE
1	Very hard rock
2	Hard rock
3	Soft to firm rock
4	Stiff clay and sandy soil
5	Soft soil (shallow soil)
6	Firm to hard rock
7	Soft rock
8	Soft soil to firm soil
9	Soft soil (soft soil and bay mud)
10	Water
11	Data not available

Very hard rock (crystalline rocks with small fractures) — metamorphic rocks with very widely spaced fractures and an average shear-wave velocity of 1,620 meters/second (m/s)

Hard rock — between National Earthquake Hazards Reduction Program (NEHRP) site classes A and B and with an average shear-wave velocity of 1,150 m/s

Soft to firm rock (gravelly soil and soft rock) — soft igneous and sedimentary rocks, sandstones, shales, gravels, and soils with more than 20 percent gravel and an average shear-wave velocity of 540 m/s

Stiff clay and sandy soil (firm soil) — loose to very dense sands, silt loams, and sandy clays and medium-stiff to hard clays and silty clays with an average shear-wave velocity of 330 m/s

Soft soil (shallow soil) — loose submerged fills and very soft to soft clays and silty clays with an average shear-wave velocity of 160 m/s

Firm to hard rock — granites, igneous rocks, conglomerates, sandstones, and shales with close to widely spaced fractures and an average shear-wave velocity of 1,050 m/s

Soft rock (gravelly and stiff soil) — between NEHRP site classes C and D and with an average shear-wave velocity of 370 m/s

Soft soil to firm soil (silty clay and sand) — between NEHRP site classes D and E and with an average shear-wave velocity of 280 m/s

Soft soil (soft soil and bay mud) — loose submerged fills and very soft to soft clays and silty clays with an average shear-wave velocity of 160 m/s

Modified Mercalli Intensity Values (MMI)

Provides information on the intensity of a possible earthquake in the area. Represents Modified Mercalli Intensity (MMI) values in two ways:

Intensity by Probability of Exceedance (PE) — For MMI values VI through VII, gives the probability (in percentages from 0 to 100) that at least one earthquake of the indicated MMI value will occur within the next 30 years.

Intensity by Return Period — For return periods of 100, 200, 250, and 475 years, gives the maximum MMI value of a probable earthquake. Gives MMI values from III to XII.

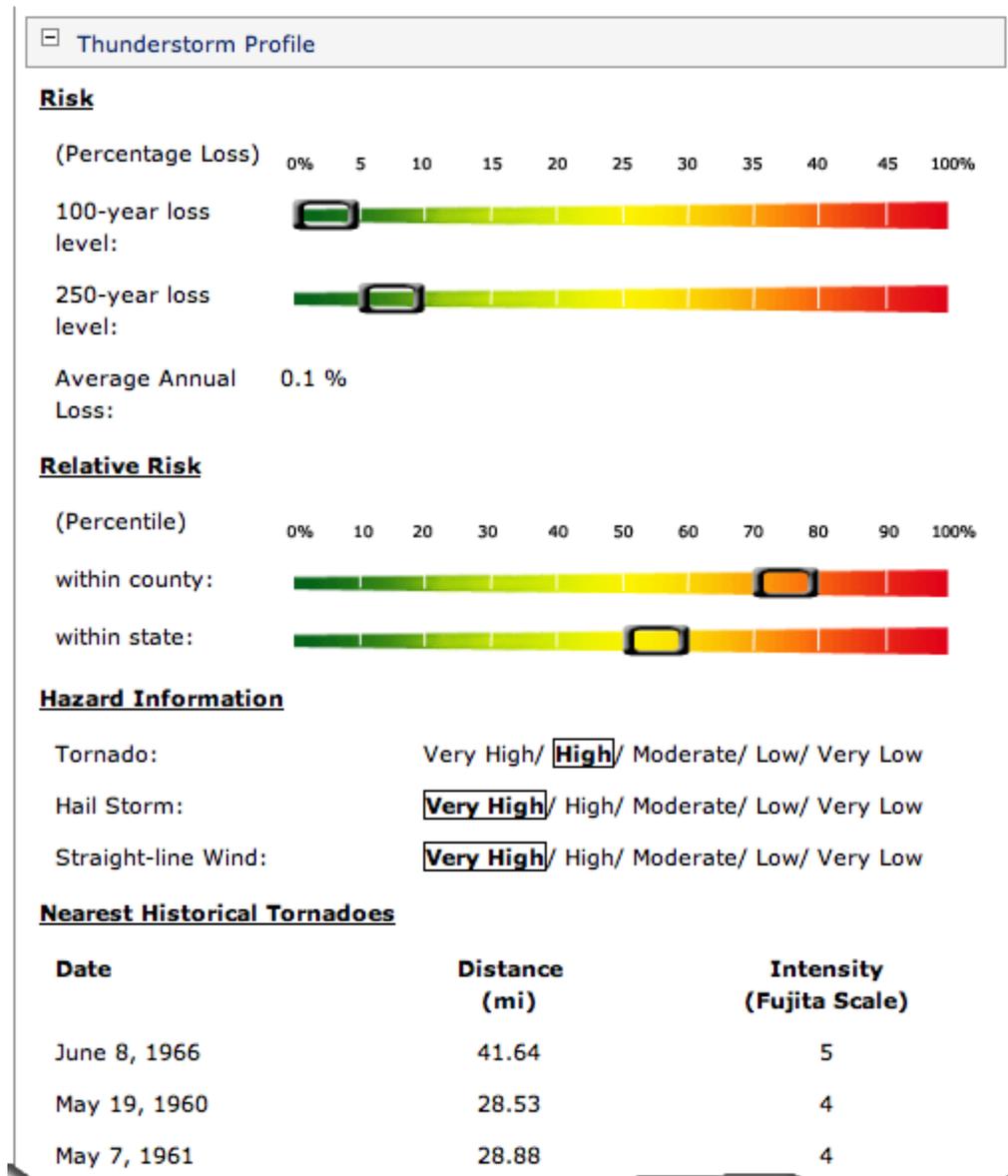
MMI Scale	Description of Damage
I	People do not feel any movement.
II	A few people might notice movement if they are at rest and/or on the upper floors of tall buildings.
III	Many people indoors feel movement. Hanging objects swing back and forth. People outdoors might not realize an earthquake is occurring.
IV	Most people indoors feel movement. Hanging objects swing. Dishes, windows, and doors rattle. The earthquake feels like a heavy truck hitting the walls. A few people outdoors may feel movement. Parked cars rock.
V	Almost everyone feels movement. Sleeping people are awakened. Doors swing open or close. Dishes are broken. Pictures on the wall move. Small objects move or are turned over. Trees might shake. Liquids might spill out of open containers.

- VI** Everyone feels movement. People have trouble walking. Objects fall from shelves. Pictures fall off walls. Furniture moves. Plaster in walls might crack. Trees and bushes shake. Damage is slight in poorly built buildings. No structural damage.
- VII** People have difficulty standing. Drivers feel their cars shaking. Some furniture breaks. Loose bricks fall from buildings. Damage is slight to moderate in well-built buildings, considerable in poorly built buildings.
- VIII** Drivers have trouble steering. Houses not bolted down might shift on their foundations. Tall structures such as towers and chimneys might twist and fall. Well-built buildings suffer slight damage. Poorly built structures suffer severe damage. Tree branches break. Hillsides might crack if the ground is wet. Water levels in wells might change.
- IX** Well-built buildings suffer considerable damage. Houses not bolted down move off their foundations. Some underground pipes are broken. The ground cracks. Reservoirs suffer serious damage.
- X** Most buildings and their foundations are destroyed. Some bridges are destroyed. Dams are seriously damaged. Large landslides occur. Water is thrown on the banks of canals, rivers, and lakes. The ground cracks in large areas. Railroad tracks are bent slightly.
- XI** Most buildings collapse. Some bridges are destroyed. Large cracks appear in the ground. Underground pipelines are destroyed. Railroad tracks are badly bent.
- XII** Almost everything is destroyed. Objects are thrown into the air. The ground moves in waves or ripples. Large amounts of rock may move.

Distance to Significant Fault

The distance of the location to the nearest significant fault. The distance is provided in ranges.

Severe Thunderstorm-Specific Values



Tornado Hazard Information

The likelihood (described as very high, high, moderate, low, or very low) of a tornado affecting the entered address.

Hail Storm Hazard Information

The likelihood (described as very high, high, moderate, low, or very low) of a hail storm affecting the entered address.

Straight-line Wind Storm Hazard Information

The likelihood (described as very high, high, moderate, low, or very low) of a straight-line wind storm affecting the entered address.

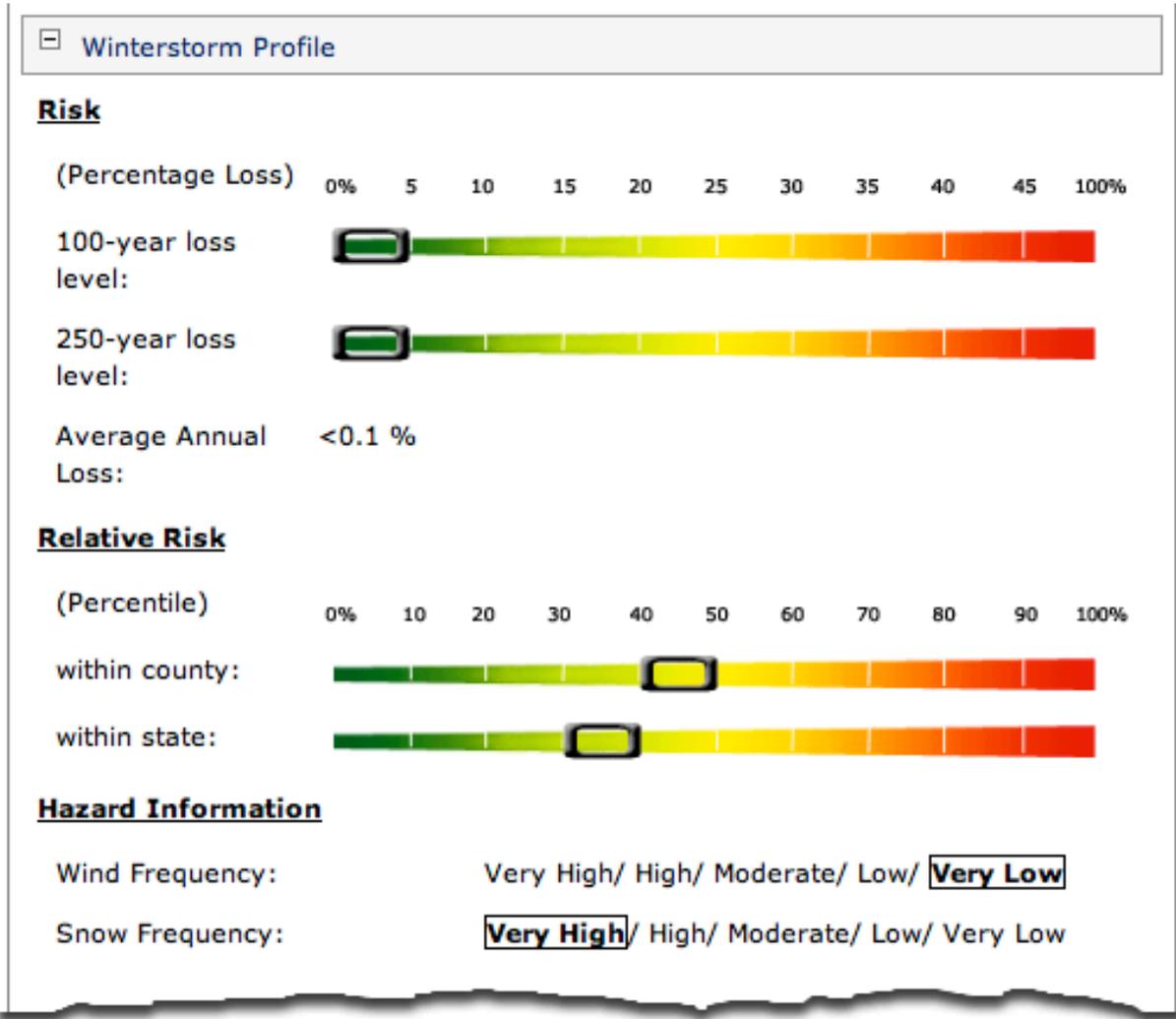
Straight-line wind storms are localized wind events with wind speeds of more than 58 mph.

Intensity

Indicates intensity values for three types of storms — tornadoes, hailstorms, and straight-line windstorms.

Storm Type	Possible Intensity Values		
Tornadoes	Fujita Scale intensities:		
	Fujita Scale	Wind Speed (mph)	Damage
	F-0	40 – 72	Light
	F-1	73 – 112	Moderate
	F-2	113 – 157	Considerable
	F-3	158 – 206	Severe
	F-4	207 – 260	Devastating
	F-5	261 – 318	Incredible
Hailstorms	Size of hailstones in inches:		
	<0.8	1.3-2.0	3.0-4.0
	0.8-1.3	2.0-3.0	>=4
Straight-Line Windstorms	Wind speeds in miles per hour:		
	0-30	70-80	120-130
	30-40	80-90	130-140
	40-50	90-100	140-150
	50-60	100-110	>=150
	60-70	110-120	

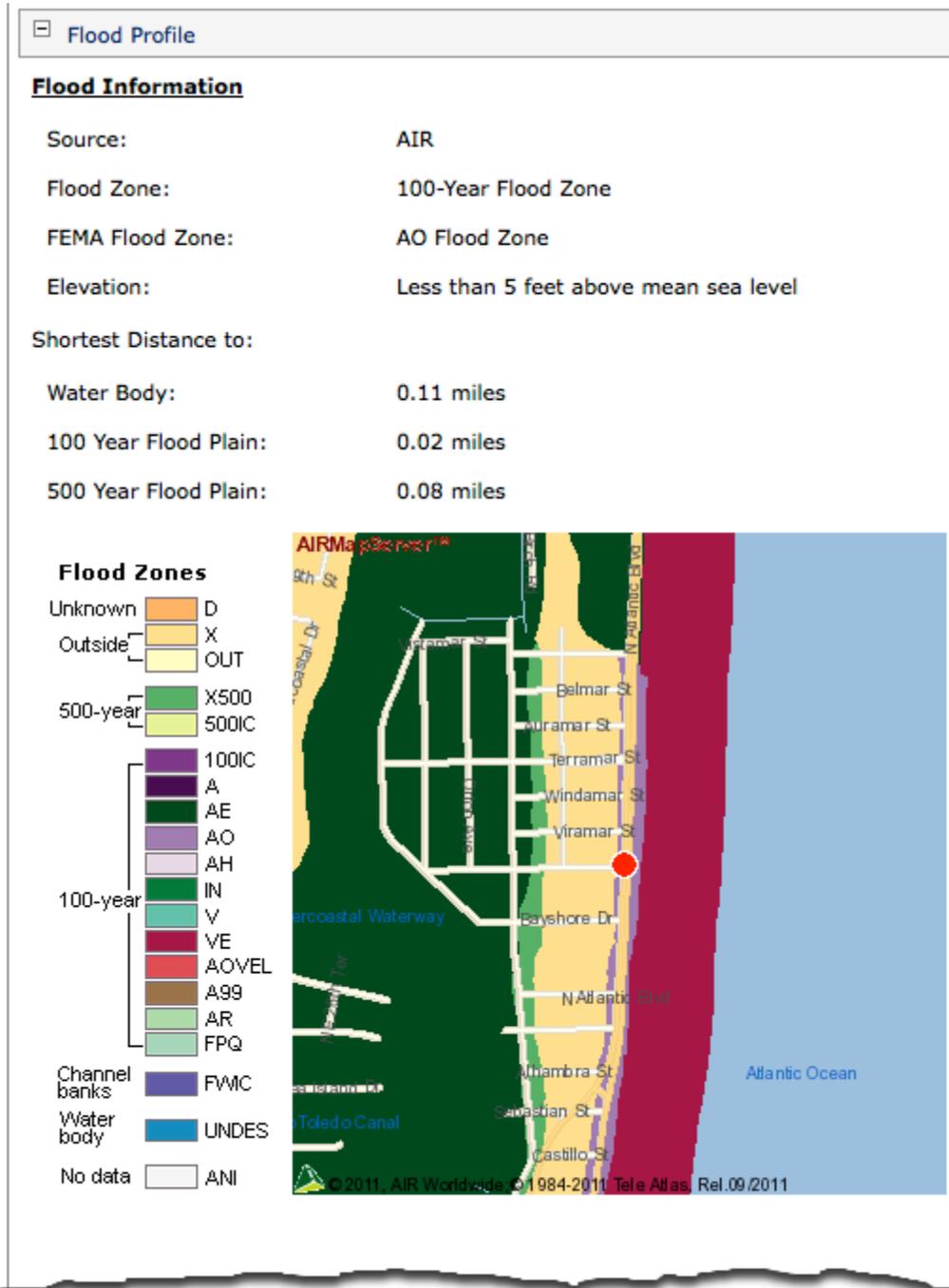
Winter Storm-Specific Values



Hazard Information

The likelihood (described as very high, high, moderate, low, or very low) of a winter storm with damaging wind or snow affecting the entered address.

Flood-Specific Values



Flood Zone

The flood zone for the property, based on definitions provided by FEMA. Indicates whether the property is in a flood zone and the type of zone.

Flood Zone Value	Description
Outside Flood Zone	Outside of a flood zone
100-Year	Within a 100-year flood zone
500-Year	Within a 500 -year flood zone
Water Body	Very close to the water
No Data	Flood information unknown

FEMA Flood Zone

Zone	Definition
100IC	The flood insurance rate zone corresponding to areas of the 100-year floodplain where flooding is contained within banks of a channel and the channel is too narrow to show to scale. An arbitrary channel width of 3 meters is shown on the flood map in the report.
500IC	The flood insurance rate zone corresponding to areas of the 500-year floodplain where flooding is contained within banks of a channel and the channel is too narrow to show to scale. An arbitrary channel width of 3 meters is shown on the flood map in the report.
A	The flood insurance rate zone corresponding to the 100-year floodplains determined by approximate methods in a Flood Insurance Study.
A99	The flood insurance rate zone corresponding to areas of the 100-year floodplain that will be protected by a federal flood-protection system where construction has reached specified statutory milestones.
AE	The flood insurance rate zone corresponding to the 100-year floodplain determined by detailed methods in a Flood Insurance Study.
AH	The flood insurance rate zone corresponding to areas of 100-year shallow flooding, with a constant water-surface elevation (usually areas of ponding), where average depths are between one and three feet.
ANI	An area located within a community or county not mapped on any published Flood Insurance Rate Map (FIRM).
AO	The flood insurance rate zone corresponding to the areas of 100-year shallow flooding (usually sheet flow on sloping terrain), where average depths are between one and three feet. The depth should be averaged along the cross section and then along the direction of flow to determine the extent of the zone. Mandatory flood insurance purchase requirements apply.

FEMA Flood Zone

Zone	Definition
AOVEL	An alluvial fan inundated by 100-year flooding (usually sheet flow on sloping terrain), for which average flood depths and velocities have been determined. Flood depths range from 1 to 3 feet.
AR	<p>The flood insurance rate zone used to depict areas protected by flood-control structures (such as levees) under restoration. FEMA will consider using the Zone AR designation for a community if:</p> <ul style="list-style-type: none"> ▪ a federal agency has, in consultation with a local program sponsor, deemed the flood-protection system restorable ▪ the system still provides a minimum level of flood protection ▪ restoration of the flood protection system is scheduled to begin within a designated time period and in accordance with a progress plan negotiated between the community and FEMA
B, C, X	<p>The flood insurance rate zones corresponding to:</p> <ul style="list-style-type: none"> ▪ areas outside the 100-year floodplain ▪ areas with a one percent annual chance of sheet-flow flooding where average depths are less than one foot ▪ areas with a one percent annual chance of stream flooding where the contributing drainage area is less than one square mile ▪ areas protected from the one percent annual chance of flood by levees
D	The designation for areas where there are possible but undetermined flood hazards, because FEMA has not conducted an analysis of flood hazards.
FPQ	An area designated as a “Flood Prone Area” on a map prepared by USGS and the Federal Insurance Administration. This area has been delineated based on available information on past floods. This is an area inundated by 100-year flooding for which no Base Flood Elevations have been determined.
FWIC	An area where the floodway is contained within banks of a channel and the channel is too narrow to show to scale. An arbitrary channel width of 3 meters is shown on the flood map in the report.
IN	An area designated as within a Special Flood Hazard Area (SFHA) on a Flood Insurance Rate Map (FIRM). This is an area inundated by 100-year flooding for which Base Flood Elevations or velocity may have been determined. No distinctions are made between the different flood hazard zones that may be included within the SFHA. These may include Zones A, AE, AO, AH, A99, AR, V, or VE.
OUT	An area designated as outside a Special Flood Hazard Area (or SFHA) on a Flood Insurance Rate Map (FIRM). This is an area inundated by 500-year flooding; an area inundated by 100-year flooding with average depths of less than 1 foot or with drainage areas less than 1 square mile; an area protected by levees from 100-year flooding; or an area determined to be outside the 100- and 500-year floodplains. No distinctions are made between these different conditions. These may include both shaded and unshaded areas of Zone X.

FEMA Flood Zone

Zone	Definition
UNDES	A body of open water, such as a pond, lake, or ocean, located within a community's jurisdictional limit. Such an area has no defined flood hazard.
V	The flood insurance rate zone corresponding to areas within the 100-year coastal floodplain that have additional hazards associated with storm waves.
VE	The flood insurance rate zone corresponding to areas within the 100-year coastal floodplain that have additional hazards associated with storm waves.
X500	An area inundated by 500-year flooding; an area inundated by 100-year flooding with average depths of less than 1 foot or with drainage areas less than 1 square mile; or an area protected by levees from 100-year flooding.

Elevation

Identifies the elevation of the location from the mean sea level, in feet. Displays elevation in ranges from less than 5 feet to more than 1,000 feet above mean sea level.

Water Body

Indicates the distance in miles from the property to the closest FEMA-defined water body, including oceans, very large lakes, and very large rivers. The service calculates distances in actual miles up to five miles. If the distance is more than 5 miles, the service returns "More than 5."

100-Year Flood Plain

The 100-year flood plain is an area that would be under water in a flood that has at least a 1% chance of happening in any given year. This data element provides the distance from the property's boundary to the 100-year flood plain. If the distance is less than five miles, the service provides the actual distance in miles. If the distance is more than 5 miles, the service returns "More than 5."

500-Year Flood Plain

The 500-year flood plain is an area that would be under water in a flood that has at least a 0.2% chance of happening in any given year. This data element provides the distance from the property's boundary to the 500-year flood plain. If the distance is less than five miles, the service provides the actual distance in miles. If the distance is more than 5 miles, the service returns "More than 5."

Terrorism-Specific Values

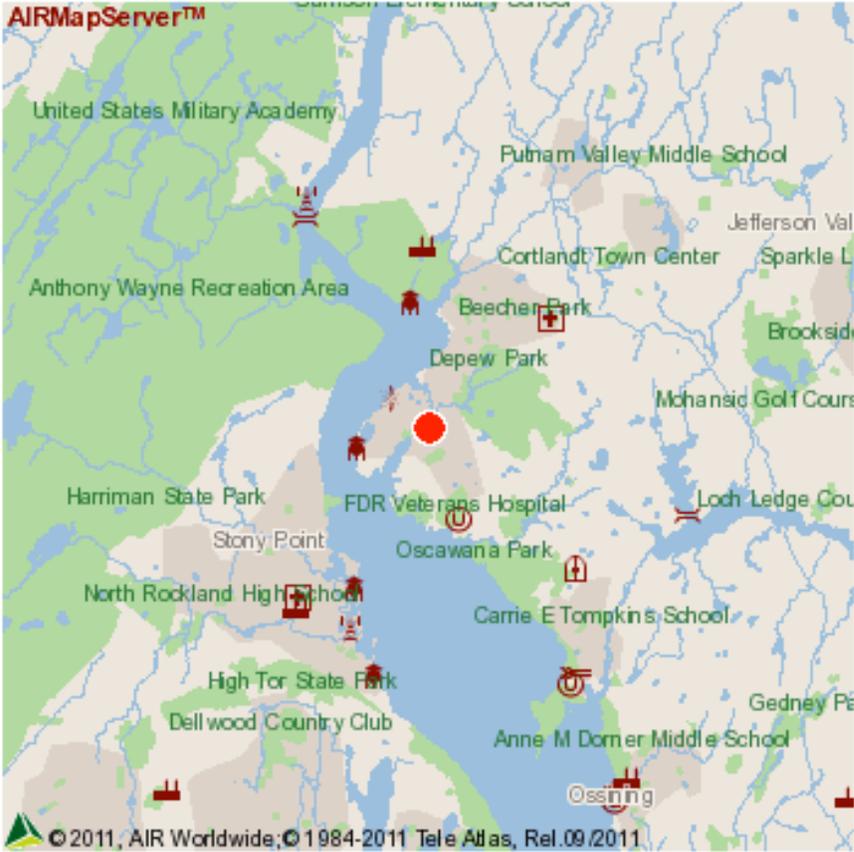
☐ Terrorism Profile

Terrorism Information

Distance To Nearest 0.886 miles

Target:

Target Type: NUCLEAR POWER PLANT



AIRMapServer™
© 2011, AIR Worldwide, © 1984-2011 Tele Atlas, Rel. 09/2011

Distance to Nearest Target The distance in miles to the nearest potential terrorist target.

Target Type

Identifies the potential terrorist target nearest the property. The service returns these values:

 Airport	 Chemical Plant	 Higher Education	 Nuclear Power Plant	 Religious
 Amusement Park	 Commercial	 Hotel	 Oil Refinery Storage	 Subway Station
 Bridge	 Embassy	 Mall	 Port	 Train Station
 Bus Terminal	 Event Venue	 Medical	 Power Plant	
 Capitol	 Federal Building	 Natural Gas	 Prominent Building	

Reading Catastrophe Loss Analysis Reports

Catastrophe Loss Analysis Reports provide estimates of catastrophe losses for individual properties, taking into account specific attributes of the properties. The information, provided by AIR Worldwide, includes average annual loss amounts (expected losses), as well as estimated dollar amounts that have a 1 percent and 0.4 percent probability of exceedance (the 100-year and 250-year probable maximum loss). Analyses for hurricane and earthquake are available.



**CATASTROPHE LOSS ANALYSIS REPORT
AIR**

ORDER NAME: CATASTROPHE LOSS ANALYSIS RPT
ORDER DATE: 06/13/2012
ORDER TIME: 04:44:37 PM

RESPONSE DATE: 06/13/2012
RESPONSE TIME: 04:44:41 PM

Entered Address: 123 SAMPLE ADDRESS ST, VIRGINIA BEACH, VA 23451

Entered Perils: Hurricane with Storm Surge, Earthquake
Entered Construction: Wood frame(modern)|Wood_101
Entered Occupancy: General residential|Residential_301
Entered Stories: 1
Entered Replacement Value A: \$373,000.00

The following loss analysis results were calculated by AIR Worldwide catastrophe loss estimation models (Version 13.0.0) for the input building data including the property characteristics shown above as well as any secondary property characteristics that were entered. Losses calculated are 'ground up' losses. For other loss perspectives, e.g. other exceedance probabilities (return periods) or to reflect coverage terms such as limits or attachment points, please contact AIR Worldwide via the link below.

HURRICANE		
Average Annual Loss	1% Probability of Exceeding: (100-Year Loss)	0.4% Probability of Exceeding: (250-Year Loss)
\$636	\$12,297	\$23,994

EARTHQUAKE		
Average Annual Loss	1% Probability of Exceeding: (100-Year Loss)	0.4% Probability of Exceeding: (250-Year Loss)
\$2	\$0	\$0

COMBINED PERILS		
Average Annual Loss	1% Probability of Exceeding: (100-Year Loss)	0.4% Probability of Exceeding: (250-Year Loss)
\$638	\$12,343	\$23,994

www.air-worldwide.com

The Catastrophe Loss Analysis Report provides the following information for each peril separately and for hurricane and earthquake combined:

Average Annual Loss

The average loss expected to occur per year over a period of many years. Also called expected loss.

**1% Probability of Exceeding
(100-Year Loss)**

The loss amount that has a 1 percent probability of being equaled or exceeded in any given year. The industry also calls this the 100-year return period loss or 100-year probable maximum loss (PML).

**0.4% Probability of Exceeding
(250-Year Loss)**

The loss amount that has a 0.4 percent probability of being equaled or exceeded in any given year. The industry also calls this the 250-year return period loss or 250-year probable maximum loss (PML).

- (i) The average annual loss for the combined perils (hurricane and earthquake) is the sum of the average annual losses for the individual perils. However, you cannot add the loss amounts for the two perils at the 1 percent or 0.4 percent probability of exceedance together to yield the losses for the combined perils. That is because the probable maximum loss for the two perils is unlikely to occur in the same year.

Visit <http://www.air-worldwide.com/Models/Overview/> for more information on AIR's approach to catastrophe modeling. If you have questions, please contact integrationsupport@air-worldwide.com.

Reading Coverage Verifier Reports

Coverage VerifierSM reports give you information on existing and prior insurance coverage of your applicants or insureds. You get the policy-level information you need to make better risk-selection and pricing decisions. When you order a Coverage Verifier report, you get all of the following:

- **Summary Report** — information about the applicant’s coverage history — both past and current coverage — including information on policy details, coverage spans, and policy cancellations
- **Policy Detail Report** — information about each individual insurance policy, including the insurance company that wrote the policy, the drivers covered by the policy, the insured vehicle(s), and the types and amounts of coverage
- **Change History Report** — information about all changes made to the policy, including the addition and deletion of drivers, cars, and coverages, along with any changes in the details of each item reported

Summary Report

The Coverage Verifier Summary Report includes basic coverage history information.

COVERAGE VERIFIER - INTERACTIVE
 ABC INSURANCE COMPANY

Order Name: COVERAGE VERIFIER REPORT	Subscriber ID: U323
Order Date: 12/07/2007	Response Date: 12/07/2007
Order Time: 09:18:09 AM	Response Time: 09:18:12 AM

SUMMARY REPORT

Report ID Number: 07341000113

LINE OF BUSINESS - PERSONAL AUTO

Search Criteria

Insured Name: JIM DOE
Current Address: 123 SAMPLE ADDRESS ST
 WEST CALDWELL, NJ 07006

Customer Ordering Information:

Sponsoring Company: ABC INSURANCE COMPANY
Ordering Company: ABC INSURANCE COMPANY
Lookback Period: 60 months

Click on any policy number to view the Detail Report

SEARCH RESULTS - POLICIES FOUND

Target Search Person(s)

Policy Number	Reporting Carrier	Policy Holder	Inception Date	Status	# Cancels	# Renewals	Reported As Of	Term Eff Date	Term Exp Date
PA250873085	ABC INSURANCE COMPANY	JAMES DOE	04/20/1997 (10 Yrs - 8 Mnths)	INFORCE	01	09	11/20/2007	10/20/2007	04/20/2008

SEARCH RESULTS - COVERAGE LAPSE

Target Search Person(s)

Name	Possible Coverage Lapse?
Person 1: JIM DOE	N

Consumer inquiries should be directed to:

The Coverage Verifier Summary Report provides summary-level information for each policy found. Information includes:

Policy Number	The policy number of each policy found in the search.
Reporting Carrier	The name of the insurance company that reported the policy to the Coverage Verifier database.
Policy Holder	The named insured on the policy.
Inception Date	The date when the carrier first issued the policy to the policyholder as new business. The report also shows the difference between the inception date and the report order date in years and months.
Status	For each policy, the status can be: INFORCE — policy is active, and coverage is in force EXPIRED — policy lapsed CANCELLED — the insurer or the policyholder cancelled the policy
Reason for Cancellation	If applicable, the reason for the cancellation.
# Cancels	The number of policy cancellations reported by the reporting carrier over the life of the policy.
# Renewals	The number of policy renewals reported by the reporting carrier over the life of the policy.
Reported As Of	The date of the last report submitted by the reporting carrier.
Term Eff Date	The begin date for the most recent policy period.
Term Exp Date	The end date for the most recent policy period.

 The Coverage Verifier database collects and retains up to 7 years (84 months) of history. Your company — not individual users — chooses how much of that history the Coverage Verifier Report will display according to your own requirements. The number of months displayed in your reports is called the lookback period, and it applies to all reports ordered by users from your company. The lookback period can range from 6 months to 84 months.

Detail Report

The Coverage Verifier Detail Report provides a wealth of information about a particular insurance policy.

COVERAGE VERIFIER - INTERACTIVE							
ABC INSURANCE COMPANY							
Order Name:	COVERAGE VERIFIER REPORT			Subscriber ID:	U323		
Order Date:	12/07/2007			Response Date:	12/07/2007		
Order Time:	09:18:09 AM			Response Time:	09:18:12 AM		
PERSONAL AUTO - POLICY DETAIL							
(Last Reported)							
Report ID Number: 07341000113							
CARRIER INFORMATION							
<u>Contributing Carrier Name</u>	<u>A.M. Best #</u>	<u>NAIC #</u>					
ABC INSURANCE COMPANY	52000	65000					
POLICY INFORMATION							
<u>Policy Number</u>	<u>Inception Date</u>	<u>Policy Type</u>	<u>Term Eff Date</u>	<u>Term Exp Date</u>	<u>Cancellation Date</u>	<u>Cancellation Reason</u>	<u>Phone Numbers</u>
PA250873085	04/20/1997	Auto	10/20/2007	04/20/2008	NA	NA	H: (973) 555-8928 W: (917) 555-1832 C: (973) 555-4928
<u>Policy Holder(s)</u>	<u>Policy Status</u>	<u>Risk Class</u>	<u>Prem Prmt Plan</u>	<u>Method of Prmt</u>	<u>Policy Premium</u>	<u>Policy Form</u>	
JAMES DOE	INFORCE	Standard	Other	Check	\$1,949		
MAILING ADDRESS INFORMATION							
<u>Address</u>	<u>City</u>	<u>State</u>	<u>ZIP</u>	<u>From</u>	<u>To</u>		
123 SAMPLE ADDRESS ST	WEST CALDWELL	NJ	07006	10/20/2002	04/20/2008		
LIABILITY COVERAGE INFORMATION							
<u>Coverage Type</u>	<u>Limits</u>	<u>From</u>	<u>To</u>				
Bodily Injury	\$250,000 / \$500,000	10/20/2002	04/20/2008				
Medical Payments	\$5,000	10/20/2002	04/20/2008				
Property Damage	\$100,000	10/20/2002	04/20/2008				
Underinsured Motorist (BI)	\$250,000 / \$500,000	10/20/2002	04/20/2008				
Underinsured Motorist (PD)	\$100,000	10/20/2002	04/20/2008				
Uninsured Motorist (BI)	\$250,000 / \$500,000	10/20/2002	04/20/2008				
Uninsured Motorist (PD)	\$100,000	10/20/2002	04/20/2008				
VEHICLE INFORMATION							
<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Class Code</u>	<u>VIN</u>	<u>Bus. Use</u>		
2002	CHEV	SUBURBAN 1500 LS	811200	1GC4C331823498271	N		
	<u>Terr. Code</u>	<u>A/T Device</u>	<u>Coll Ded</u>	<u>Comp Ded</u>	<u>From</u>	<u>To</u>	
		01	\$500	\$250	10/20/2002	04/20/2008	
GARAGE LOCATIONS							
<u>VIN</u>	<u>Garage Address</u>	<u>City</u>	<u>State</u>	<u>ZIP</u>	<u>From</u>	<u>To</u>	
1GC4C331823498271	123 SAMPLE ADDRESS ST	WEST CALDWELL	NJ	07006	10/20/2002	04/20/2008	
DRIVER/RELATED SUBJECT INFORMATION							
<u>First Name</u>	<u>Last Name</u>	<u>Date of Birth</u>	<u>SSN</u>	<u>Sex</u>	<u>Relation</u>	<u>DL State /Number</u>	<u>From</u> <u>To</u>
JAMES	DOE	06/08/1948	XXX-XX-5892	M	Insured	NJ / S433245998	10/20/2002 04/20/2008
JANE	DOE	03/27/1950	XXX-XX-3859	F	Spouse	NJ / S283982130	10/20/2002 04/20/2008
LIEN HOLDER INFORMATION							
<u>VIN</u>	<u>Lien holder</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>		
1GC4C331823498271	GMAC	PO BOX 23882			92805		
		<u>Loan Number</u>			<u>From</u>	<u>To</u>	
					10/20/2002	04/20/2008	
Match Score: 100	Match Reasons: NAME IS IDENTICAL ADDRESS IS IDENTICAL ZIP IS IDENTICAL			* Match re returned t al data			
Policy Change History	PA250873085	Summary					

Click to view the
Change History Report

In addition to the fields on the Summary Report, you get:

Match Score A value between 0 and 100, indicating how closely the information you entered matches our data — the higher the score, the closer the match.

-  The Match Plus feature expands the search results. When you enter information about an applicant and submit a search, Match Plus will look for additional data, such as a Social Security number, the driver's license number, or more detailed address information, to help locate the individual. The system will include the new information in its search.

-  Coverage Verifier is a contributory database. To be eligible to get Coverage Verifier Reports, your company must agree to contribute data on the policies you write. Reporting carriers must contribute the mandatory fields and may agree to contribute a variety of optional fields as well. The Coverage Verifier Reports you order through ISO Passport will include information only in the optional fields your company has agreed to contribute.

Change History Report

The Coverage Verifier Change History Report displays all changes made to the policy, including the addition and deletion of drivers, cars, and coverages along with any changes in the details of each item reported.

COVERAGE VERIFIER - INTERACTIVE							
ABC INSURANCE COMPANY							
Order Name:	COVERAGE VERIFIER REPORT			Subscriber ID:	U323		
Order Date:	12/07/2007			Response Date:	12/07/2007		
Order Time:	09:18:09 AM			Response Time:	09:18:12 AM		
PERSONAL AUTO -POLICY DETAIL							
(Change History)							
Report ID Number: 07341000113			LOOK BACK PERIOD: 60 months				
CARRIER INFORMATION							
Contributing Carrier Name	ABC INSURANCE COMPANY		A.M. Best #	52000		NAIC #	65000
POLICY INFORMATION							
Policy Number	Risk Class	Policy Type	Policy Holder(s)	From	To		
PA250873085	Standard	Auto	JAMES DOE	10/20/2002	04/20/2008		
TRANSACTION INFORMATION							
Transaction Type				Effective Date			
Renewal				10/20/2002			
Renewal				04/20/2003			
Endorsement				09/27/2003			
Renewal				10/20/2003			
Renewal				04/20/2004			
Intent to Cancel Policy				10/20/2004			
Cancel				04/20/2005			
Renewal				10/20/2005			
Renewal				04/20/2006			
Renewal				10/20/2006			
Renewal				04/20/2007			
Renewal				10/20/2007			
MAILING ADDRESS INFORMATION							
No Changes Reported							
LIABILITY COVERAGE INFORMATION							
No Changes Reported							
VEHICLE INFORMATION							
Year	Make	Model	Class Code	VIN	Bus Use		
2000	FORD	TAURUS LX	811300	1FAPP5228Y8339287	N		
	Terr. Code	A/T Device	Coll Ded	Comp Ded	From	To	
		01	\$500	\$250	10/20/2002	09/27/2003	
Year	Make	Model	Class Code	VIN	Bus Use		
2004	FORD	EXPLORER XLT AWD	811300	1FM8U82KE32918387	N		
	Terr. Code	A/T Device	Coll Ded	Comp Ded	From	To	
		06	\$500	\$250	09/27/2003	04/20/2006	
GARAGE LOCATIONS							
VIN	Garage Address	City	State	ZIP	From	To	
1FAPP5228Y8339287	123 SAMPLE ADDRESS ST	WEST CALDWELL	NJ	07006	09/27/2003	10/20/2002	
1FM8U82KE32918387	123 SAMPLE ADDRESS ST	WEST CALDWELL	NJ	07006	04/20/2006	09/27/2003	
DRIVER/RELATED SUBJECT INFORMATION							
No Changes Reported							
LIEN HOLDER INFORMATION							
VIN	Lien holder	Address	City	State	Zip		
1FAPP5228Y8339287	FORD MOTOR CREDIT	PO BOX 8900	TULSA	OK	43328		
		Loan Number	ABA #	From	To		
		HGTY10389309		10/20/2002	09/27/2003		
VIN	Lien holder	Address	City	State	Zip		
1FM8U82KE32918387	FORD MCC	ONE AMERICAN RD	DEARBORN	MI	48126		
		Loan Number	ABA #	From	To		
				09/27/2003	04/20/2006		
Detail Report: PA250873085				Summary			

The Credit Report is divided into four general sections and provides the following information:

Demographic Information	Helps verify an applicant's identity by providing the applicant's name, current address, telephone number, employer, and employer's address.
Special Messages	Contains messages about specific credit-file conditions.
Model Profile	Displays a credit score that predicts an applicant's future credit performance. The system also displays up to four reason codes, also known as risk factors, that affect the final score.
Credit Summary	The credit summary provides a snapshot of all activity in the credit report. This section shows — for each account listed — the highest amount ever owed, the credit limit, the balance owed, the past-due amount, the monthly payment, and the percentage of credit available for revolving, check/credit, or open accounts.

Reading Crime Reports

LOCATION[®] Crime Reports enable you to identify the potential risk of personal and commercial crimes for specific addresses anywhere in the United States. The reports reflect past, current, and projected crime indices for ten crime types.

Crime Reports are available in both detailed and abbreviated formats. The detailed format (shown below) includes specific ratings for each crime category, while the abbreviated report provides only the past, current, and projected CAP Index score. The report displays commercial or residential scores, as selected.



Crime scores are determined from the assessed risks on crimes reported in an area surrounding a given location. For personal crime scores, the area extends out one mile from the location or — in densely populated areas — the distance required to enclose a population of 25,000. For commercial crime scores, the area extends out three miles from the location, or the distance required to enclose a population of 100,000.

LOCATION [®] CRIME DETAILED - PERSONAL			
VERISK			
ORDER NAME: 123 Sample St			SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 11/24/2015			RESPONSE DATE: 11/24/2015
ORDER TIME: 02:08:49 PM			RESPONSE TIME: 02:08:51 PM
Risk Address:	123 SAMPLE ST JERSEY CITY NJ 07307		
Return Source:	Zip Code Level Match		
<p>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 source.</p> <p>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.</p>			
LOCATION[®] CAP Index Crime Information (Range: 0 - Low, 2000 - High)			
	Current	Past	Forecasted
CAP Index¹	369 (8)	380 (8)	368 (8)
Arson:	361 (8)	372 (8)	360 (8)
Motor Vehicle Theft:	164 (6)	219 (7)	169 (6)
Robbery:	398 (8)	412 (9)	403 (9)
Aggravated Assault:	136 (6)	158 (6)	127 (6)
Burglary:	52 (5)	55 (5)	51 (5)
Homicide:	212 (7)	208 (7)	217 (7)
Rape:	214 (7)	217 (7)	200 (7)
Larceny:	88 (5)	110 (6)	89 (5)
Aggregate Crimes Against Person²:	216 (7)	235 (7)	211 (7)
Aggregate Crimes Against Property³:	78 (5)	102 (6)	79 (5)
<p>LOCATION Crime Service compares a location's potential risk of crime against the national average, and then uses a scale - from 0 (safest) to 2000 (worst) - to rank that location's scores. The scores are scaled so that a value of 100 is equal to the national average. Scores over 100 represent above-average predicted crime risks, while scores under 100 indicate below-average risks.</p> <p>The values in parentheses represent our prior, simplified scale from 1 (safest) to 10 (worst).</p>			

The Crime Report provides the following information:

Scoring

The crime classifications and their enhanced scoring equivalent used for all crimes include:

Standard Crime Score	Enhanced Crime Score	Description
Class 1	0-19	Less than 1/5 of the national average
Class 2	20-24	1/5 to 1/4 of the national average
Class 3	25-32	1/4 to 1/3 of the national average
Class 4	33-49	1/3 to 1/2 of the national average
Class 5	50-99	1/2 to 1 times the national average
Class 6	100-199	1 to 2 times the national average
Class 7	200-299	2 to 3 times the national average
Class 8	300-399	3 to 4 times the national average
Class 9	400-499	4 to 5 times the national average
Class 10	500-2000	5 or more times the national average

Risk Address

The address being queried.

Return Source

Shows whether the match is on an address level (“ADDRESS”), ZIP+4 level (ZIP4), or a ZIP Code level (“ZIP”).

CAP Index Crime Information

Displays the past, current, and projected scores for the specific crimes.

CAP Index

Displays the CAP Index score, based on a ranking system used to gauge a location’s potential risk of crime against the national average. The Index score represents the weighted average of the individual homicide, rape, and robbery scores for the location. It uses a scale of 1 (safest) to 10 (most dangerous) – the Enhanced version uses a scale of 0 (safest) to 2000 (most dangerous).

The report emphasizes homicide, rape, and robbery because, in a business environment, they pose the greatest danger to employees and customers.

Homicide

Causing the death of another person without legal justification or excuse.

Rape

Unlawful sexual intercourse by force or without legal or actual consent. Also includes attempts to commit rape and assaults of a sexual nature.

Robbery

Unlawful theft of money or property by force or threats from another person in a face-to-face encounter.

Aggravated Assault	Unlawful intentional inflicting of serious bodily injury on another person or the unlawful threat or attempt to inflict bodily injury or death by means of a deadly or dangerous weapon with or without the actual inflicting of any injury.
Aggregate Crimes Against Person	A weighted average of homicide, rape, robbery, and aggravated assault.
Burglary	Illegal entering of any property with the intent to commit a felony or larceny.
Larceny	Illegal taking of property, other than an automobile, by stealth and without force and with no intention of returning that property.
Motor Vehicle Theft	Illegal taking or attempted taking of a motor vehicle with no intention of returning it.
Aggregate Crimes Against Property	A weighted average of burglary, larceny, and motor vehicle theft.
Arson	Any willful or malicious burning or attempt to burn a dwelling, house, public building, motor vehicle, aircraft, or personal property — with or without intent to defraud

Reading Experian SmartBusinessReports

Experian® SmartBusinessReports™ provide complete credit and finance history information on new and renewal businesses for underwriting purposes. SmartBusinessReports offer credit scoring information, key facts about the business, and summaries of the business and its payments.

[Print Report\(s\)](#) as of: 01/30/09 13:43 ET

CreditScoreSM Report

ABC Industries

Address:	123 Sample Address St Phoenix, AZ 85032 United States	SIC Code/Description:	2043 - Cereal Breakfast Foods
Phone:	602-555-1234	Business Type:	Unavailable
Experian BIN:	800914633	Experian File Established:	Before January 1977
		Experian Years on File:	More than 32 Years
		Years in Business:	More than 32 Years

[NO-ES-DBT-NOPAYMENT-MESSAGE]

Payment Tradelines (see):	6
Banking/Insurance/Leasing (see detail):	2
UCC Filings:	8

✘ Businesses Scoring Worse:	11%
■ Bankruptcies (see detail):	1
■ Liens (see detail):	1
✘ Judgments Filed (see detail):	3
✓ Collections:	0

Credit Summary

Credit Ranking Score: 11

High Risk



Low Risk

The objective of the Credit Ranking Score is to predict payment behavior. High Risk means that there is a significant probability of delinquent payment. Low Risk means that there is a good probability of on-time payment.

[Back to top](#)

SmartBusinessReports provide the following information:

Company Background/Key Facts	Basic information about a company: address, phone number, etc. Also includes any of the following (based upon availability): sales, number of employees, names and titles of key personnel, years in business, date of incorporation, filing data provided by, primary business activity, and other demographic data.
Previously Known As	Because of a name change or merger, the primary name of the company has been changed to the current name shown. The previous name is also displayed.
File Established	Shows the number of years Experian has been collecting data on this company. This is not to be confused with Business Establish date, which is when the company first started doing business.
Experian BIN	The unique identification number for each company location in the Experian database.
Corporate Financial Information	Corporate financial tracking information, if available.
Executive Summary	Summary of the report, providing key details in a concise, easy to read format.
Balance	The amount of money owed. The exact definition may vary based on the type of information presented.
Median	The middle value in a distribution, above and below which lie an equal number of values.
Credit Summary	Summary of the key factors relating to the creditworthiness of a company.
Credit Ranking Score	Measures and predicts payment behavior using statistical models.
Businesses Scoring Worse	The percentage of businesses scoring worse than the selected organization.

Bankruptcies

The process that allows a company or organization to get relief from its debts if they become unmanageable. The information generally includes the date, legal type, and document number.

Bankruptcy Types:

Chapter 7 – The company stops all operations and goes completely out of business. Bankruptcy liquidation proceeding in which the debtor's nonexempt assets, if any, are sold by the Chapter 7 trustee and the proceeds distributed to creditors according to the priorities established in the code.

Chapter 11 – This reorganization provision of the U.S. Bankruptcy Court enables companies to restructure past-due payments while they continue regular operations in order to emerge as profitable.

Chapter 13 – Allows individuals who have steady incomes to pay all or a portion of their debts under protection and supervision of the court. Chapter 13 is available only to those borrowers with regular income who have less than \$269,250 in unsecured debts (such as credit cards) and less than \$807,750 in secured debts (such as mortgages and car loans). Anyone with greater debts usually must declare bankruptcy under Chapters 7 or 11 of the Bankruptcy Code.

Payment Summary

Graphical elements showing the company's payment history over time.

DBT

Days Beyond Term, or the average number of days a firm pays its bills past the invoice due date. The color of the predicted DBT is based upon observed norms of all U.S. businesses:

Green - All entries 15 days or less

Yellow - All entries between 16 and 50 days

Orange - All entries between 51 and 90 days

Red - All entries beyond 90 days

Note: The DBT norm for all industries is 7 days.

80% of U.S. businesses have a DBT of 0-15 days.

11% of U.S. businesses have a DBT of 16-50 days.

5% of U.S. businesses have a DBT of 51-90 days.

4% of U.S. businesses have a DBT of over 90 days.

Predicted DBT	A forecast of the DBT for 60 days into the future. It is based on the trend in DBT, the type of industry of the business, derogatory public record information, collection accounts, number of inquiries, years in business/on file, and other factors.
Payment Trend Indicator	A method of predicting how quickly future payments will be made based upon historical payment information.
Trade Payment Information	Detailed information showing the company's payment history to suppliers.
Trade Payment Experiences	<p>Trade Payment Experiences reflect "new" and "continuously" reported tradelines. Only those accounts that are Continuously Reported or Newly Reported are included here.</p> <p>To be considered "Continuously Reported" a tradeline must be in the Experian file for at least six months and updated at least once in the past three months. A "Newly Reported" tradeline has been added to the file within the past three months, with each tradeline representing a unique credit experience.</p>
Additional Payment Experiences	Includes payment experiences on nontrade accounts, such as leases and bank loans. This section also lists any tradeline that has not been updated within the previous three months.
Business Inquiries	Number of companies making inquiries on the subject company in the last 9 months.
Collection Filings	<p>Number of open or closed collection tradelines (from collection agencies).</p> <p>Open collection tradelines are tradelines for which collection agencies are still collecting.</p> <p>Closed collection tradelines are tradelines that collection agencies have either collected on or abandoned.</p>
Collections Filings Detail	If the company has Collections listed, then it will show the details associated with collections that have been reported. These are collections where others are attempting to collect FROM the company, not collections where the company is attempting to collect from other parties. The information generally includes the date, amount, and a status based upon the last report of the collection activity.
Collections Summary	If the company has Collections listed this portion of the report shows a summary of the actual collections reported. The data is summarized into the status of the collection activity, with the dollar amounts for items in dispute and items collected.
Banking, Insurance, and	This includes any available information about commercial financial relationships the company may have with a bank,

Leasing

insurance company, or lessor.

Generally, this information may include the name of the company's primary bank, insurance companies which have issued policies to it, and the details of leases which have been reported.

Judgment Filings

Shows legal judgments that have been filed against the company.

Tax Lien Filings

This section shows activity related to tax liens levied against the company. The information generally includes: date, filing agency, legal type, legal action, document number, liability amount, and description. Knowing if a business has a tax lien will help point out if they are becoming a higher risk because of nonpayment of taxes. In this situation, the tax agency is taking security of the debt.

UCC Filings

Companies that extend secured loans to other businesses file Uniform Commercial Code (UCC) documents with the appropriate secretary of state office to protect their interest in the asset. UCC derives from a United States statute covering the rights and obligations of the various parties involved in the purchase and sale of goods. UCC filings commonly include the date, filing number, jurisdiction, secured party, and collateral activity.

Cautionary UCC Filings

A Uniform Commercial Code (UCC) filing where one of the following types of collateral have been pledged:

- accounts
- accounts receivable
- contracts
- hereafter acquired property
- inventory
- leases
- notes receivable
- proceeds

Reading FireLine Reports

FireLine™ Reports provide information on the three critical wildfire risk factors (fuel, slope, and road access), as well as the corresponding Wildfire Hazard Score and a Wildfire Hazard Assessment. The information will help you accurately determine a location's wildfire exposure. The report also includes a FireLine Fuel Map and an aerial or satellite image of the surrounding area.

In California only, the report also includes the Special Hazard Interface Area (SHIA) field, which identifies the likelihood that a risk outside — but immediately adjacent to — a high-fuel area will ignite because of its proximity to high heat and wind-borne burning embers.

Only detailed reports are available for this service.

- 1 Reports are available for Arizona, California, Colorado, Idaho, Montana, New Mexico, Nevada, Oklahoma, Oregon, Texas, Utah, Washington, and Wyoming.

LOCATION® : FIRELINE™
INSURANCE SERVICES OFFICE

ORDER NAME: FIRELINE REPORT

ORDER DATE: 11/02/2007

ORDER TIME: 12:00:36 PM

SUBSCRIBER ID: COMPANY DEFAULT

RESPONSE DATE: 11/02/2007

RESPONSE TIME: 12:00:50 PM

Risk Address: 123 SAMPLE ADDRESS ST
LAGUNA BEACH CA 92651 - 1185

Placement Type: Exact Address

Wildfire Hazard Assessment: **EXTREME**

Wildfire Hazard Score: 17

Fuels at Property: HEAVY (F5)

Fuels in the Surrounding Area: MEDIUM TO HEAVY (F4)

Slope: STEEP - 21 TO 40% (S3)

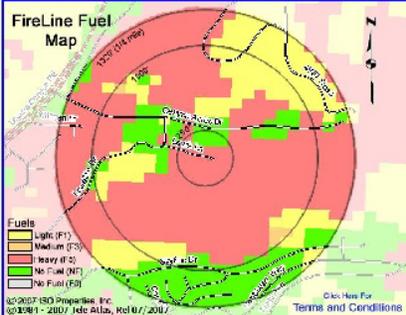
Access: VERY LIMITED (A5)

Special Hazard Interface Area: YES

Historical Wildfire Activity: 1993 (LAGUNA FIRE)



Double-click image for larger image - single click to return.





- [How to Read this Report](#)
- [ISO's Complete Study of California Wildfires](#)

The FireLine Report provides the following information:

Risk Address The address used to assign FireLine information.

Placement Type Identifies the geocoder match-type value:

Exact Address — An exact match: either the individual parcel or the corresponding street segment and address range can be found in the source files.

Street Level — A close match: the corresponding street, but not the address range, is in the street database.

PCR Level — An approximate match: the corresponding street is not in the street files. The system places the address at the center of the appropriate postal carrier route (PCR).

ZIP Level – The corresponding street cannot be found in the street files. LOCATION uses the centroid of the ZIP Code to assign data to the risk.

Wildfire Hazard Assessment Identifies the overall wildfire hazard in the vicinity of the risk location. The Wildfire Hazard Assessment is based on the Wildfire Hazard Score. (See below.) FireLine classifies the Wildfire Hazard Scores as follows:

Wildfire Hazard Score	Wildfire Hazard Assessment
0	Negligible
1	Low
2-3	Moderate
4-12	High
13-30	Extreme

Wildfire Hazard Score A numerical score, based on ISO's FireRing™ model, reflecting the overall wildfire hazard in the vicinity of the risk location. The score is an integer from 0 (negligible hazard) to 30 (extreme hazard).

FireLine uses the following formula to calculate the Wildfire Hazard Score:

$$\text{Wildfire Hazard Score} = \frac{\text{Fuels in the Surrounding Area}}{\text{Area}} \times \text{Slope} + \text{Access}$$

However, the score will be 0 whenever there are no fuels in the surrounding area, regardless of the access value.

Fuels at Property Provides information on the fuel hazard for the risk location. Fuel codes refer to vegetation classes, characterized by their combustion. There are six fuel/no fuel types:

- HEAVY (F5)
- MEDIUM (F3)
- LIGHT (F1)
- NO FUELS (NF)
- NO FUELS (WA) — Water
- NO FUELS (F0) — Outside Wildland/Urban Interface

Fuels in the Surrounding Area

Provides information on the fuel hazard for the area surrounding the risk. The rating is based on ISO's FireRing model.

The FireRing model considers the fuels in three rings around the risk — at distances of 250 feet, 1,000 feet, and one-quarter mile (as shown on the FireLine Fuel Map). For each of those three rings, the system calculates a fuel score based on the percentage of the area of the ring covered by each type of fuel. The system weights the three scores so that the inner ring gets the greatest weight and the outer ring gets the least. Based on those weights, the system calculates the aggregate Fuels in the Surrounding Area. The California Department of Forestry has evaluated and approved ISO's model.

The Fuels in the Surrounding Area field gives you valuable added information about the wildfire hazard at a particular location. For example, the field can help you identify risks situated in a small "island" of heavy brush surrounded by large light-fuel or no-fuel areas. The wildfire hazard in such an area may be lower than the Fuels at Property field would indicate. Conversely, a risk cleared of brush but surrounded by large areas of heavy fuel may be subject to greater wildfire risk than the Fuels at Property field would indicate.

Slope

FireLine uses the following classes to indicate the percent grade (steepness) of the slope:

- MILD — 0 TO 5% (S1)
- MODERATE — 6 TO 20% (S2)
- STEEP — 21 TO 40% (S3)
- EXTREME — OVER 40% (S5)

A dash indicates that no data is available. (The risk is outside the wildland/urban interface.)

Access

This field applies only to dead-end roads (roads with limited access). It provides a code identifying the access available to and from the risk address. The code refers to a matrix that takes into account the distance from the end of the dead-end road to the main street network and the predominant fuel type through which the road passes:

Road Length	Predominant Fuel Type		
	Light (F1)	Medium (F3)	Heavy (F5)
Less than 600 ft.	A0	A0	A0
600–1000 ft.	A0	A0	A5
1001–1320 ft.	A0	A3	A5
Greater than 1320 ft.	A1	A3	A5

**Special Hazard
Interface Area**

Combines information about known climatic and wind patterns with information about the wind direction from heavy fuels to the risk. Assesses the likelihood that a property outside but immediately adjacent to a fuels area will ignite because of its proximity to high heat and/or wind-borne burning embers. The assessment is particularly effective in pinpointing hazard-prone properties not identified with information on fuels alone. (Available in California only.)

**Historical
Wildfire Activity**

Identifies the names and years of fires that burned in the vicinity of the risk (within ¼ mile). Can return information on up to five fires for each address.

In California, historical wildfire information comes from the California Department of Forestry and Fire Protection and goes back 25 years.

In all other states, historical wildfire information comes from the U.S. Geological Survey and goes back to 2001.

ISO updates the historical wildfire information annually.

Reading FloodAssist Reports

FloodAssist® Reports will help you determine a property's flood zone, find other necessary flood data, and satisfy Federal Emergency Management Agency (FEMA) requirements. The following types of FloodAssist Reports are available:

- **Instant Assessment (Automated) without Guarantee** — an instant-response report, without guarantee of accuracy (personal property only)
- **Personal Property (Automated) with Guarantee** — an instant-response report, with a guarantee of accuracy
- **Personal Property (Manual) with Guarantee** — a manual search report (invoked when the system cannot determine the flood zone using the automated process), provided with a guarantee of accuracy
- **Commercial Property (Automated and Manual) with Guarantee** — an instant-response report or a manual search, similar to the personal property reports with guarantee, but with higher FEMA insurance limits for nonresidential property

When you order a FloodAssist report with guarantee, Service Link National Flood, LLC (SLNF) will guarantee the accuracy of the returned flood determination data. With your guaranteed report, you will also receive a PDF of the completed FEMA Form 81-93 for the risk property.

SNLF is one of the largest and most experienced flood certification vendors, with over 25 years of experience, and is a National Flood Determination Association (NFDA) certified vendor.

FLOODASSIST® WITHOUT GUARANTEE INSTANT ASSESSMENT	
ISO- MARKETING LOCATION PASSPORT	
ORDER NAME: flood assist test	
ORDER DATE: 06/24/2014	RESPONSE DATE: 06/24/2014
ORDER TIME: 11:27:14 AM	RESPONSE TIME: 11:27:19 AM
<p>Order #: 2102863290</p> <p>Reference #: 201406241127140522036580411</p> <p>Customer #: 1000063444</p> <p>Requested Address: 123 SAMPLE STREET PECATONICA, IL 61063</p> <p>Determination Address: 123 SAMPLE STREET PECATONICA, IL 61063 - 9112</p> <p>County: WINNEBAGO COUNTY</p> <p>NFIP Community #: 170797</p> <p>NFIP Community: PECATONICA, VILLAGE OF</p> <p>NFIP Map #: 17201C0203D Date: 09/06/2006</p> <p>NFIP Program Entry Date: 12/01/1981</p> <p>Zone: BX</p> <p>LOMA/LOMR: NO</p> <p>Cobra Date: N/A</p> <p>Base Flood Elevation (BFE)/ Depth:</p> <p>Participation Status: Regular Program - Community participates</p>	
<p><small>This certificate contains no warranties of any kind, whether expressed, implied, or provided by law, including without limitation any warranties relating to fitness for a particular purpose or data accuracy.</small></p>	
<p>IS BUILDING / MOBILE HOME IN A SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="radio"/> YES <input checked="" type="radio"/> NO</p> <p><small>If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.</small></p> <p><small>If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.</small></p>	

The FloodAssist report provides the following information:

Order #	A system-generated number assigned to each report ordered.
Reference #	A required, system-generated number used to track your order.
Customer #	Your customer identification number, determined at the time of account setup.
Requested Address	The customer's address, as input on the New Order page. Entering addresses verified against United States Postal Service standards will improve the response rate and accuracy.
Loan Identifier (Guarantee Only)	A unique number that identifies the loan. Values are alphanumeric, with a maximum of 20 characters.
Determination Address	Displays the customer's address after processing by a format-standardization tool to maximize response rate and accuracy.
County	The county in which the address is located.
NFIP Community #	The number found in the FEMA Community Status Book. If no community number exists, this field is blank.
NFIP Community	The name of the community in which the building or home is located.
NFIP Map #	A 9- or 11-digit number identifying the FEMA map that contains the home or building.
Date	The date the NFIP map became effective. Provided as a measure of reliability, this date (also known as the NFIP Map Panel Effective/Revised Date or the Community Effective Date) lets you see how recently FEMA has updated the map to reflect current floodplain measurements.
NFIP Program Entry Date	The date the community began participating in the NFIP program.
Zone	The flood zone. All flood zones beginning with the letter "A" or "V" are Special Flood Hazard Areas (SFHA) in which the Flood Disaster Act of 1973 requires flood insurance. Any other zones, such as B, C, D, or X, lie outside of a Special Flood Hazard Area. See "Flood Hazard Zones" for more information.
LOMA/LOMR	Contains the date of the last Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) made in response to an inaccuracy on an NFIP flood map. If FEMA has not made such revisions or amendments, this field will contain the word "NO." Approximately one percent of all addresses requested in FloodAssist display a date in this field.

Cobra Date Indicates whether the building or home is part of a designated Coastal Barrier Resources Area. The field will contain the date of the designation or "N/A." The NFIP prohibits insurance for any structure built or substantially improved after the Cobra Date.

Base Flood Elevation (BFE)/Depth The elevation shown on the Flood Insurance Rate Map (FIRM) for Zones AE, AH, A1-A30, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO, V1-V30, and VE. The value indicates the water surface elevation (in feet) resulting from a flood that has a 1 percent chance of occurring in any given year.

Participation Status The type of NFIP program in which the property participates, either regular or emergency.
The values returned for this are 01 -09. Descriptions for each value are described below.

- 01 Emergency Program - Community participates.
- 02 Regular Program - Community participates.
- 03 Not participating in program - no FEMA map available.
- 04 Not participating in program - FEMA map is available, but community is not allowed to purchase flood insurance because it does not meet certain NFIP criteria, or is locked in a dispute over the FEMA maps.
- 05 Withdrawn from program participation. Usually over a dispute over FEMA maps.
- 06 Suspended from program participation - community no longer meets NFIP criteria and has been temporarily suspended.
- 07 Defunct community (e.g., ghost town).
- 08 Not an NFIP community.
- 09 Participating - On Probation.

HMDA Information (Guarantee Only) The United States Home Mortgage Disclosure Act (HMDA) requires financial institutions to maintain and annually disclose data about home purchases, home purchase preapprovals, home improvement, and refinance applications involving 1- to 4-unit and multifamily dwellings. This field provides relevant codes for the state, the county, the MSA/MD, and the CT.

- (i) MSA/MD stands for metropolitan statistical area/metropolitan division. An MSA is an area that has at least one urbanized area with a population of 50,000 or more, plus adjacent territory that has a high degree of social and economic integration with the core. A metropolitan statistical area containing a single core with a population of 2.5 million or more may be subdivided to form smaller groupings of counties called metropolitan divisions.

CT stands for census tract. Census tracts are small, relatively permanent statistical subdivisions of a county. For most metropolitan areas (MAs) and other densely populated counties, local census statistical area committees designate census tracts following Census Bureau guidelines.

Is Building / Mobile Home in a Special Flood Hazard Area?

Indicates whether the property in question lies within a Special Flood Hazard Area (also known as the 100-year floodplains). It effectively reiterates the flood-zone information (contained in the Zone field) into a convenient “YES” or “NO” format. Lets you quickly see whether flood insurance is necessary.

Flood Hazard Zones

Zone A

Zone A is the flood insurance rate zone corresponding to the 100-year floodplains determined by approximate methods in a Flood Insurance Study. Because the study does not include detailed hydraulic analyses for these areas, the report does not show Base Flood Elevations (BFE) or depths within this zone. Mandatory flood insurance purchase requirements apply.

Zones AE and A1–A30

Zones AE and A1–A30 are the flood insurance rate zones corresponding to the 100-year floodplains determined by detailed methods in a Flood Insurance Study. In most cases, the report shows, at selected intervals, Base Flood Elevations derived from the detailed hydraulic analyses within these zones. Mandatory flood insurance purchase requirements apply.

Zone A99

Zone A99 is the flood insurance rate zone corresponding to areas of the 100-year floodplain that will be protected by a federal flood-protection system where construction has reached specified statutory milestones. The report does not show Base Flood Elevations or depths within this zone. Mandatory flood insurance purchase requirements apply.

Zone AH

Zone AH is the flood insurance rate zone corresponding to areas of 100-year shallow flooding, with a constant water-surface elevation (usually areas of ponding), where average depths are between one and three feet. The report shows, at selected intervals, Base Flood Elevations derived from the detailed hydraulic analyses within this zone. Mandatory flood insurance purchase requirements apply.

Zone AO

Zone AO is the flood insurance rate zone corresponding to the areas of 100-year shallow flooding (usually sheet flow on sloping terrain), where average depths are between one and three feet. The depth should be averaged along the cross section and then along the direction of flow to determine the extent of the zone. The report shows average flood depths derived from the detailed hydraulic analyses within this zone. In addition, the report shows the Flood Insurance Rate Map (FIRM) alluvial fan-flood hazards. Mandatory flood insurance purchase requirements apply.

Zone AR

Zone AR is the flood insurance rate zone used to depict areas protected by flood-control structures (such as levees) under restoration. FEMA will consider using the Zone AR designation for a community if:

- a federal agency has, in consultation with a local program sponsor, deemed the flood-protection system restorable
- the system still provides a minimum level of flood protection
- restoration of the flood protection system is scheduled to begin within a designated time period and in accordance with a progress plan negotiated between the community and FEMA

Mandatory purchase requirements for flood insurance apply in Zone AR, but the rate will not exceed the rate for an unnumbered Zone A if the structure complies with Zone AR floodplain-management regulations.

For floodplain management in Zone AR areas, the property owner is not required to elevate an existing structure when making improvements to the structure. However, for new construction, the structure must be elevated (or floodproofed, for nonresidential structures) so that the lowest floor, including basement, is a minimum of three feet above the highest adjacent existing grade, if the depth of the Base Flood Elevation does not exceed five feet at the proposed development site. For infill sites, rehabilitation of existing structures, or redevelopment of previously developed areas, there is a three-foot elevation requirement regardless of the depth of the BFE at the project site.

When the project is complete and the local project sponsor submits all necessary data to FEMA, the agency will remove the Zone AR designation and issue an NFIP map showing that the restored flood-control system protects against the 100-year flood.

Zone D

Zone D is the designation for areas that FEMA has not analyzed and where there are possible but undetermined flood hazards. Mandatory flood insurance purchase requirements do not apply, but coverage is available. The flood insurance rates for properties in Zone D are commensurate with the uncertainty of the flood risk.

Zone V

Zone V is the flood insurance rate zone corresponding to areas within the 100-year coastal floodplain that have additional hazards associated with storm waves. The Flood Insurance Study includes only approximate hydraulic analyses for these areas. Therefore, the report does not show Base Flood Elevations within this zone. Mandatory flood insurance purchase requirements apply.

Zone VE

Zone VE is the flood insurance rate zone corresponding to areas within the 100-year coastal floodplain that have additional hazards associated with storm waves. The Flood Insurance Study includes detailed hydraulic analyses for these areas. The report shows, at selected intervals, Base Flood Elevations within this zone. Mandatory flood insurance purchase requirements apply.

**Zones B, C,
and X**

Zones B, C, and X are the flood insurance rate zones corresponding to:

- areas outside the 100-year floodplain
- areas with a one percent annual chance of sheet-flow flooding where average depths are less than one foot
- areas with a one percent annual chance of stream flooding where the contributing drainage area is less than one square mile
- areas protected from the one percent annual chance of flood by levees

The report does not show Base Flood Elevations within these zones. Mandatory flood insurance purchase requirements do not apply in these zones.

When FloodAssist Can't Find Your Address

For some addresses, an automated or computerized search of the NFIP flood maps cannot determine the flood zones. In those cases, either:

- the address lies in an area near the border of two or more different flood zone designations
or
- the system cannot find the address

If you have signed up for an automated service — such as Instant Assessment (Automated) without Guarantee or Personal Property (Automated) with Guarantee — and request a report that FloodAssist cannot complete with an automated search, the system generates a report similar to the following:

FLOODASSIST PERSONAL PROPERTY WITH GUARANTEE ABC INSURANCE COMPANY	
ORDER NAME: FLOODASSIST REPORT	
ORDER DATE: 10/14/2003	RESPONSE DATE: 10/14/2003
ORDER TIME: 03:03:20 PM	RESPONSE TIME: 03:03:24 PM
Risk Address:	123 SAMPLE ADDRESS ST COLUMBIA LA 71418
FloodAssist™ cannot determine the floodzone of your request through an automated search. This address may lie near the border of a Special Flood Hazard Area, thus requiring manual investigation into the property. Your company may not be set up to receive manual reports. Please check with your company representative and contact ISO to allow for this option.	

Any report with this message requires a manual search. Only full-service reports may use manual searches.

In the rare event that a manual search can't determine the flood zone of an address, ISO will request more information in the form of a "legal description" of the property.

Reading Hail Damage Reports

The Hail Damage Score report measures the probability that a damage-producing hail event has occurred at any given property located within the continental United States and the District of Columbia. For each report, ISO assigns a score ranging from 1 to 10 to represent the probability that a hail damaging event occurred over the course of five different time periods – the current year, 2 years, 3 years, 4 years, and 5 years. A score of 1 represents a 0 – 10% probability of a damaging event while a score of 10 represents 100% probability.

LOCATION [®] HAIL DAMAGE SCORE		
INSURANCE SERVICES OFFICE		
ORDER NAME: Hail		SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 06/24/2014		RESPONSE DATE: 06/24/2014
ORDER TIME: 11:07:38 AM		RESPONSE TIME: 11:07:39 AM
Risk Address:	123 SAMPLE STREET BROWNSVILLE MN 55919 - 5844	
Return Source:	Address Level Match	
LOCATION [®] Hail Damage Score and Number of Hail Events		
Powered by AER Benchmark [™] database		
	Hail Damage Score	Number of Major Hail Events
Current Year:	7	1
2 Years:	7	1
3 Years:	7	1
4 Years:	7	1
5 Years:	7	1
Date of Last Major Hail Event:	2013/07/22	
Currency Date:	2013/08/31	

The Hail Damage Score Report provides the following information:

- Risk Address** The address used to match against the database.
- Return Source** Shows whether the match is on an address level or a ZIP-code level.
- Currency Date** Provides the currency date of the data in the file. For example, the currency date of 2014/03/31 indicates that hail events that occurred up to and including March 31st, 2014, are included in the LOCATION files. Hail events that occurred after that date are not included in the LOCATION files. The currency date changes monthly.
- Date of Last Major Hail** Reflects the date of the last known occurrence of a major damage-

Event

producing hail at the property. A dash indicates a lack of known major hail events at the property in the last seven years (six years in 2014). A major hail event is defined as a hail event resulting in a Hail Damage Score of 6 or higher.

Hail Damage Score

A score in the range of 1 to 10 indicating the probability of most significant damage-producing hail at the property in a predetermined time period.

Hail Damage Score	Hail Damage Probability
1	0 - 10%
2	11 - 20%
3	21 - 30%
4	31 - 40%
5	41 - 50%
6	51 - 60%
7	61 - 70%
8	71 - 80%
9	81 - 90%
10	91 - 100%

Number of Major Hail Events

Reflects the number of major damage-producing hail events at the property in a given time period. For example, *Number of Major Hail Events – 2 years* indicates the number of major damage-producing hail events at the property for the period from January 1 of the prior year to the Currency Date. A major hail event is defined as a hail event resulting in a *Hail Damage Score* of 6 or higher.

- **0** indicates no damage-producing hail events at the property.
- **1 through 9** indicate the corresponding number of damage producing hail events at the property. For example, the value 5 indicates five events.
- **10** indicates ten or more damage-producing hail events at the property.
- **Number of Hail Events – Current Year** indicates the number of damage-producing hail events at the property for the period from January 1 of the current year to the Currency Date.
- **Number of Hail Events – 2 Years** indicates the number of damage-producing hail events at the property for the period from January 1 of the prior year to the Currency Date.
- **Number of Hail Events – 3 years** indicates the number of damage-producing hail events at the property for the period from January 1 of the appropriate past year (e.g. January 1, 2011 for data delivered in 2013) to the Currency Date.

A major hail event is defined as a hail event resulting in a Hail Damage Score of 6 or higher.

Reading Hail Risk Score Reports

Hail Risk Score provides a short-to-medium term view of future hail risk based on the last 10 years of ultra-high resolution radar data.

The score is based on a scale of 1 to 10, with the lowest score of 1 representing VERY LOW hail risk (damaging hail unlikely in the next 5-10 years) and the highest score of 10 representing EXTREME hail risk (damaging hail very likely every year).

Risk Address:	123 SAMPLE ST BROWNSVILLE MN 55919 - 5909
Return Source:	Address Level Match
LOCATION® Hail Risk Score™ <i>Powered by Benchmark™ database from Verisk Climate™</i>	
Hail Risk Score:	7
Hail Risk:	MODERATE TO HIGH
Hail Risk Description:	Damaging Hail likely every 1-2 years
<i>Hail Risk Score</i> provides a short-to-medium term view of future hail risk based on the last ten years of ultra-high resolution radar data. The score ranges from 1 to 10, with the lowest score of 1 representing VERY LOW hail risk (damaging hail unlikely in the next 5-10 years) and the highest score of 10 representing EXTREME hail risk (damaging hail very likely every year).	
Benchmark, Hail Risk Score, and Verisk Climate are trademarks of and LOCATION is a registered trademark of Insurance Services Office, Inc.	

The Hail Risk Score Report provides the following information:

- Risk Address** The address used to match against the data base.

- Return Source** Shows whether the match is on an address level or a ZIP-code level.

- Hail Risk Score** The score is based on an intuitive scale from 1 to 10. A score of 1 represents very low hail risk – with damaging hail unlikely in the next 5-10 years. A score of 10 represents extreme risk – with damaging hail very likely every year.

Hail Risk Score	Hail Risk	Hail Risk Guidance
1	Very low	Damaging Hail unlikely in next 5-10 years
2	Very Low to Low	Damaging Hail likely every 5 years
3	Low	Damaging Hail likely every 2-4 years
4	Low to Moderate	Damaging Hail likely every 2-3 years
5	Moderate	Damaging Hail likely every other year
6	Moderate	Damaging Hail very likely every other year
7	Moderate to High	Damaging Hail likely every 1-2 years
8	High	Damaging Hail very likely every 1-2 years
9	Very High	Damaging Hail likely every year
10	Extreme	Damaging Hail very likely every year

Reading ISO Risk Analyzer Personal Auto Reports

ISO Risk Analyzer[®] Personal Auto Reports help you classify, segment, and price your personal auto risks. The reports examine hundreds of indicators and predict expected losses at the policy level by major coverage.

ISO RISK ANALYZER [®] - PERSONAL AUTOMOBILE ENVIRONMENTAL MODULE REPORT					
INSURANCE SERVICES OFFICE					
ORDER NAME: ISO Risk Analyzer Report			RESPONSE DATE: 06/22/2009		
ORDER DATE: 06/22/2009			RESPONSE TIME: 01:27:39 PM		
ORDER TIME: 01:27:38 PM					
ENTERED ADDRESS:		123 SAMPLE ADDRESS ST, DUNELLEN, NJ 08812.			
SCRUBBED ADDRESS:		123 SAMPLE ADDRESS ST, DUNELLEN, NJ 08812.			
MODEL VERSION:		New Jersey - ISO Rule Unfiled - Released 6/08			
	Bodily Injury	Property Damage	Comprehensive	Collision	PIP
Environmental Model Loss Cost	146.42	151.19	34.98	159.25	291.96
Relativity	1.02	0.99	1.09	0.99	1.18
Reason Codes	GBN3, GBSB, GBQ1, GBOA, GBPA	GPN1, GPSA, GPQA, GPMA, GPOA	GCR4, GCOB, GCN2, GCM1, GCTA	GLO1, GLNA, GLSA, GLRA, GLQ1	GIN5, GIMB, GIS2, GIO1, GIR1
<p><u>Bodily Injury</u> GBN3 - Traffic Generators Freq, [5.0%, 7.5%] GBSB - Traffic Composition Sev, [-5.0%, -2.5%] GBQ1 - Traffic Density Sev, [0.25%, 2.5%] GBOA - Traffic Composition Freq, [-2.5%, -0.25%] GBPA - Weather Freq, [-2.5%, -0.25%]</p> <p><u>Comprehensive</u> GCR4 - Traffic Generators Sev, [7.5%, 10.0%] GCOB - Traffic Composition Freq, [-5.0%, -2.5%] GCN2 - Traffic Generators Freq, [2.5%, 5.0%] GCM1 - Traffic Density Freq, [0.25%, 2.5%] GCTA - Weather Sev, [-2.5%, -0.25%]</p> <p><u>Property Damage</u> GPN1 - Traffic Generators Freq, [0.25%, 2.5%] GPSA - Traffic Composition Sev, [-2.5%, -0.25%] GPQA - Traffic Density Sev, [-2.5%, -0.25%] GPMA - Traffic Density Freq, [-2.5%, -0.25%] GPOA - Traffic Composition Freq, [-2.5%, -0.25%]</p> <p><u>Collision</u> GLO1 - Traffic Composition Freq, [0.25%, 2.5%] GLNA - Traffic Generators Freq, [-2.5%, -0.25%] GLSA - Traffic Composition Sev, [-2.5%, -0.25%] GLRA - Traffic Generators Sev, [-2.5%, -0.25%] GLQ1 - Traffic Density Sev, [0.25%, 2.5%]</p> <p><u>Personal Injury Protection (PIP)</u> GIN5 - Traffic Generators Freq, >= 10.0% GIMB - Traffic Density Freq, [-5.0%, -2.5%] GIS2 - Traffic Composition Sev, [2.5%, 5.0%] GIO1 - Traffic Composition Freq, [0.25%, 2.5%] GIR1 - Traffic Generators Sev, [0.25%, 2.5%]</p>					
THIS PRODUCT IS ADVISORY AND MAY ONLY BE USED AS AN AID AND NOT AS THE SOLE BASIS FOR RISK SELECTION, TIERING AND OR RATING. YOUR COMPANY MUST DECIDE FOR ITSELF IF THIS ISO PRODUCT OR SERVICE IS NEEDED OR USEFUL TO ITS OPERATION AND HOW ITS USE SHOULD BE APPLIED.					

The ISO Risk Analyzer Personal Auto Report Environmental Module provides the following information:

Entered Address	The garaging address entered for scoring.
Scrubbed Address	The corrected garaging address used for scoring.
Policy ID	The policy ID entered (optional).
Model Version	The user-selected version of the model used for scoring.
Environmental Model Loss Cost	The environmental model loss cost associated with each coverage as generated by ISO Risk Analyzer.
Relativity	For each coverage, the relativity to the ISO base class level at the garaging address
Score	For each coverage, a score associated with the values on the Rating Factor Determination Table included in ISO's manual rule filing. (This information pertains only to models associated with manual rule filings.)
Reason Codes	<p>Additional information about each environmental model loss cost by coverage.</p> <p> The report displays up to five reason codes for each coverage. When a particular coverage needs fewer than five, the report displays the code B000 for the lines intentionally left blank.</p>
Reason Code Definitions	<p>A definition for each reason code returned in the report. Reason codes identify how a particular component affects the environmental model loss cost (EMLC). For example, "GPN2 – Traffic Generators Freq, [2.5%, 5.0%]" indicates that the Traffic Generators Frequency Component for property damage is responsible for an increase in the EMLC of 2.5% up to (but not including) 5%.</p> <p>Environmental module components referenced in reason code definitions include:</p> <ul style="list-style-type: none">• Traffic generators – includes characteristics such as transportation hubs, shopping centers, hospitals/medical centers, and entertainment districts• Traffic density – includes characteristics such as commuting patterns and public transportation usage• Traffic composition – includes characteristics such as household size and home ownership• Weather – includes measures of snowfall, rainfall, temperature, and terrain• Experience/trend – includes ISO loss costs and state frequency and severity trends from ISO lost cost analyses

 To ensure that your report prints correctly on a single page, set all margins to 0.5 inches.

 Only the Environmental Module is available at this time.

Reading Latitude/Longitude Reports

This LOCATION[®] report provides the latitude and longitude for the risk address entered.

LOCATION[®] : LATITUDE/LONGITUDE	
INSURANCE SERVICES OFFICE	
ORDER NAME: LATITUDE LONGITUDE REPORT	SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 07/14/2011	RESPONSE DATE: 07/14/2011
ORDER TIME: 03:58:17 PM	RESPONSE TIME: 03:58:18 PM
<hr/>	
Risk Address:	123 SAMPLE ADDRESS ST JERSEY CITY NJ 07310 - 1607
Match Type:	Address Level
Latitude:	40.72691
Longitude:	-74.034879
<hr/>	
LOCATION is a registered trademark of Insurance Services Office, Inc.	

The Latitude/Longitude Report provides the following information:

- Match Type** Identifies the geocoder match-type value:
- Parcel Level** — The most accurate match available: the property is within an identified parcel in the parcel database.
 - Address Level** — A good match: both the corresponding street segment and address range are in the street database.
 - Street Level** — A close match: the corresponding street, but not the address range, is in the street database.
 - ZIP Code Level** — The corresponding street is not in the street files. The system places the address at the center of the appropriate ZIP Code.
- Latitude** Displays the latitude coordinate of the address entered in decimal degrees.
- Longitude** Displays the longitude coordinate of the address entered in decimal degrees.

Reading Motor Vehicle Reports

ISO Passport® access to state driving-record databases lets you order a comprehensive report containing details about traffic violations or accidents.

Driver's Name:	JANE DOE	Driver's License:	A12345678901		
		DL State:	ILLINOIS		
		Search Type:	STANDARD		
<hr/>					
Insured Name:	DOE, JANE				
Current Address:	123 SAMPLE ADDRESS ST LISLE, IL 60532				
Account#:		Request ID:			
Requestor:		Comment:	This report was ordered with FCRA Purpose of Insurance Use Only.		
License Number:	DOB:	Driver Description:	SSN:		
A12345678901	03/27/66 (39 Yrs - 7 Mos)	Sex: F Ht:5'04 Eye:BRWN Wt:130 Hair:BRWN			
Issued:	Expired:	License Class:	Restrictions:		
03/24/98	03/27/02	SEE MISC			
Driver Status:					
	Driving Record History - 1 Action(s) Reported				
Type	Viol/Sus	Conv/Rein	Description	Code	Pts
ADMI	06/14/01 (4 Yrs - 3 Mos)		VEHICLE EMISSIONS SUSPENSION	1311122	
			VEHICLE EMISSIONS INSPECTION LAW		
			TYPE ACTION:18		
			REF:001244865899		
	Miscellaneous And State Specific Information				
REQUESTED AS:		DOB:	LICENSE : A12345678		
DRIVER'S EDUCATION COURSE HAS BEEN COMPLETED					
LIC TYPE: 1		DESC:	DRIVERS LICENSE		
LIC CLASS: D		DESC:	SINGLE VEHICLE < 16K,TOW < 26K GCWR		
LIC RENEWAL CONTINUATION DATE: 10/04/1982					
This report has been generated for insurance purposes only and it may not be used for any other purpose. The use and dissemination of the report and the information contained therein must be in accordance with your agreement with iiX and in compliance with the Fair Credit Reporting Act, the Driver's Privacy Protection Act, and any applicable state statute(s).					
REASONABLE PROCEDURES HAVE BEEN ADOPTED TO MAXIMIZE THE ACCURACY OF THIS REPORT. SUBSCRIBERS, HOWEVER, ARE TO INVESTIGATE INDEPENDENTLY AND EVALUATE THE RELEVANT DATA PROVIDED.					
iiX is a trademark of Insurance Information Exchange, College Station, TX					

The Motor Vehicle Report provides the following information:

- Insured Name** The name of the insured or applicant.
- Current Address** The address of the insured.
- License Number** The driver's license number of the insured.
- DOB** The insured's date of birth and age.

Issued	The date on which the driver's license was issued.
Expired	The date on which the driver's license will expire (or has expired).
Driver Description	The insured's physical characteristics, including gender, height, weight, hair color, and eye color.
SSN	The insured's Social Security number.
Driving Record History	Lists any traffic citations and convictions, including license suspension and drug or alcohol convictions.
Miscellaneous and State-Specific Information	This section shows any additional information provided by the state that issued the driver's license.

Reading OFAC Reports

OFAC (Office of Foreign Assets Control) Reports identify individuals with whom your company should not do business because of their involvement in terrorist or illegal activities. ISO offers OFAC Report services as an optional enhancement to A-PLUS™ Loss History Reports. With this service, each time you order an A-PLUS Report, the system automatically checks the insured's name against the master list of Specially Designated Nationals (SDN) and Blocked Persons published by the Office of Foreign Assets Control of the U.S. Department of the Treasury. If the system finds a match, ISO automatically notifies a designated OFAC representative at your company.

- ① If you are your company's designated representative, you will need to log in to ISO Passport® using your specific OFAC ID and password to retrieve OFAC Reports. Your regular ISO Passport ID and password will not work for these reports.

If you receive a report of a match, you should do additional research to determine whether your customer is actually on the list. If the date of birth and Social Security number on the OFAC Report match your insured's information, you may have a hit. If so, you should call the OFAC hotline at 1-800-540-6322.

ORIGINAL A-PLUS REQUEST INFORMATION	
PRODUCT ORDERED: A-PLUS PROPERTY	USER ID: TEST
ORDER NAME: OFAC REPORT	REQUEST ID: 200510141436486111066713503
AGENCY/BRANCH NAME: TEST	
QUOTEBACK INFORMATION:	
<p>The above A-PLUS report request was submitted to ISO by a representative or agent of your company. This request initiated an OFAC search that yielded the following possible matches:</p>	
Insured Name:	JOHN DOE
Risk Address:	123 SAMPLE ADDRESS ST JERSEY CITY, NJ 07310
Insured DOB:	04/28/1937
1 Possible Match Found	
Match Reason :	NAME Match 1 of 01
OFAC Match Number:	01 2I000510569
Name:	DOE, JOHN
Associated Names:	
A.K.A. J DOE	
A.K.A. DOKES, JOE	
A.K.A. DOAKS, JOE	
A.K.A. DOKES, JOHN	
Address:	
Date of Birth:	DOB 28 APR 1937
Remarks:	DOB 28 APR 1937; POB TORONTO, ONTARIO, CANADA; NATIONALITY CANADA (INDIVIDUAL)
Addnl.Information:	
Reasonable procedures have been adopted to maximize the accuracy of this report. Independent Investigations should be performed to evaluate the relevant data provided. If your company has determined that the match above represents a potential OFAC violation, please contact the U.S. Dept of Treasury - OFAC Hotline at (800) 540 6322.	

The OFAC Report provides the following information:

Original A-PLUS Request Information	Lists the search criteria from the A-PLUS report that triggered the OFAC search.
Product Ordered	Shows whether the original request was for an A-PLUS Auto or Property Report.
Order Name	Lists the code the user entered when he or she submitted the request for the A-PLUS Auto or Property Report. The code uniquely identifies each request.
Agency Branch Name	Lists the name of the insurance agency or branch that requested the A-PLUS report.
User ID	Shows the user ID of the individual who requested the A-PLUS report.
Order ID	Shows the A-PLUS report order number.
Match Reason	Indicates the reason the system returned the match, such as matching name, matching address, or matching Social Security number.
OFAC Match Number	Shows the unique record number for the match from the OFAC database.
Associated Names	Lists any aliases associated with the match.
Additional Information	Lists additional information about the match, including date of birth, alternate date of birth, place of birth (POB), and passport and Social Security numbers.

Reading PreFlight Reports

PreFlight™ Reports assess the value of conducting on-site inspections of a property based on past records. It recommends the best type of inspection to order, and helps determine where to assign the inspection.


PreFlight

ORDER NAME: PREFLIGHT REPORT

ORDER DATE: 03/19/2009

ORDER TIME: 04:29:26 PM

SUBSCRIBER ID: COMPANY DEFAULT

RESPONSE DATE: 03/19/2009

RESPONSE TIME: 04:30:47 PM

Entered Address: 123 SAMPLE ADDRESS ST PITTSBURGH, PA, 15229

ISO Address Match: 123 SAMPLE ADDRESS ST PITTSBURGH, PA, 15229 USA

Application Data		
Item	Entered Value	ISO Match
Square Footage	3800	N
Year Built	1927	Y
PPC	4	Y

N/E=Not Entered
N/A=Not Available

SURVEY SCORE: 48

SURVEY BENEFIT: Yes

THRESHOLD = 45

Survey	Select
Homeowners Survey	<input type="radio"/>
Basic Outside Dwelling Report	<input checked="" type="radio"/>
None	<input type="radio"/>

Supplements	Select
Protective Device	<input type="checkbox"/>
Check Condition of Repair	<input type="checkbox"/>
Electrical and Heating	<input type="checkbox"/>
Fireplace	<input type="checkbox"/>
Plumbing	<input type="checkbox"/>
Solid Fuel Appliance	<input type="checkbox"/>

The PreFlight Report provides the following information:

Entered Address	The customer's address, as input on the New Order page.
ISO Address Match	The customer's postal-certified address, after processing by a format-standardization tool to maximize response rate and accuracy.
ISO Match	Shows whether or not user-input information (square footage, year built, and PPC™) is the same as ISO's data on the property/address.
Survey Score	A score indicating the likelihood that a survey will be beneficial for the property. The default threshold score is 45.
Survey/Supplements	This section provides a selection of the types of surveys and supplements available for the property, based on the details given. If PreFlight determines that a survey will be beneficial, the system will preselect recommended items. The user can select any of the identified surveys and supplements.
Order	This button will transfer the user to the page for ordering surveys and supplements (Application for Services – AFS). The system will carry over the selected survey and supplements from PreFlight.

Reading Premium Tax Service Reports

This LOCATION[®] report enables you to determine each policyholder's premium-tax code and related information. The service also tells you if your customers are in multiple-tax zones.

Detailed Premium Tax Service Reports are now available in Delaware, Florida, Illinois, Kentucky, Mississippi, Minnesota, New York, and South Carolina. This report is not available in an abbreviated format.

LOCATION[®] : PREMIUM TAX			
ISO- MARKETING LOCATION PASSPORT			
ORDER NAME: PREMIUM TAX REPORT		SUBSCRIBER ID: COMPANY DEFAULT	
ORDER DATE: 10/31/2005		RESPONSE DATE: 10/31/2005	
ORDER TIME: 02:21:04 PM		RESPONSE TIME: 02:21:05 PM	
Risk Address:	123 SAMPLE ADDRESS ST LOUISVILLE KY 40205		
Return Source:	Address Level Match		
Placement Type:	Exact Address		
Name of Tax:	KY Local Premium Tax	Revision Date:	07/01/2005
Territory Name:	LOUISVILLE	Territory Type:	City (KY)
Minimum Tax:	N/A	Tax Code:	001
	Line of Business	Tax	
	Fire And Allied Perils	5%	
	Casualty Liability	5%	
	Vehicle	5%	
	Inland Marine	5%	
	Health	5%	
	Life	5%	
	All Other	5%	
TAX FOOTNOTE INFORMATION:			
N/A			
Name of Tax:	KY Local Premium Tax	Revision Date:	07/01/2005
Territory Name:	JEFFERSON COUNTY	Territory Type:	County (KY)
Minimum Tax:	N/A	Tax Code:	905
	Line of Business	Tax	
	Fire And Allied Perils	5%	
	Casualty Liability	5%	
	Vehicle	5%	
	Inland Marine	5%	
	Health	NONE	
	Life	5%	
	All Other	5%	
TAX FOOTNOTE INFORMATION:			
TAX CODE: A THIS COUNTY TAX IS IMPOSED PURSUANT TO KRS 91A.080 (7/13/90) AND IS IMPOSED ON ALL AREAS OF THE COUNTY. KRS 91A.080 (7/13/90) ALLOWS INSURANCE COMPANIES TO CREDIT CITY LICENSE FEES OR TAXES AGAINST THE SAME LICENSE FEES OR TAXES LEVIED BY THE COUNTY. FOR REPORTING PURPOSES, WHERE THE CITY HAS THE SAME OR HIGHER TAX RATE, REPORT TO THE CITY ON PREMIUMS COLLECTED FOR RISKS WITHIN THE CITY AND NO REPORT IS NECESSARY TO THE COUNTY ON THOSE PREMIUMS; HOWEVER, WHERE THE CITY TAX IS LESS THAN THE COUNTY TAX, A REPORT MUST BE SENT TO THE CITY, A CREDIT TAKEN ON LGT-142, AND THE BALANCE DUE PAID TO THE COUNTY. FOR THIS SCHEDULE, THERE ARE 24 CITIES THAT NEED AN LGT-142 FILED BREKINRIDGE COUNTY INCLUDES CLOVERPORT, HARDINSBURG AND IRVINGTON; BULLITT COUNTY - FOX CHASE, HUNTERS HOLLOW, LEBANON JUNCTION, SHEPHERDSVILLE AND HEBRON ESTATES; CASEY COUNTY - LIBERTY; HOPKINS COUNTY - DAWSON SPRINGS, HANSON, MADISONVILLE, NEBO, NORTONVILLE, ST. CHARLES AND WHITE PLAINS; JEFFERSON COUNTY - GLENVIEW MANOR, KINGSLEY, TEN BROECK AND WATTERSON PARK; MASON COUNTY - DOVER; MEADE COUNTY - EKRON; PULASKI COUNTY - SCIENCE HILL; WAYNE COUNTY MONTICELLO.			

The Premium Tax Service Report provides the following information:

Risk Address	The address used to match against the database.
Return Source	Shows whether the match is on an address level or a ZIP-Code level.
Placement Type	<p>Identifies the geocoder match-type value to which the risk address is matched. There are four placement types:</p> <p>Exact Address — An exact match: both the corresponding street and address range are in the street database.</p> <p>Street Level — A close match: the corresponding street, but not the address range, is in the street database.</p> <p>PCR Level — An approximate match: the corresponding street is not in the street files. The system places the address at the center of the appropriate postal carrier route (PCR).</p> <p>ZIP-Code Level — The corresponding street is not in the street files. The system places the address at the center of the appropriate ZIP Code.</p> <p>Although a Premium Tax Service Report may reflect a Return Source with an address-level match, the Placement Type may be based on ZIP Code. This means that, although the system has identified the risk address at the address level, the geocoding for the address is at the center of a ZIP Code.</p>
Name of Tax	The name of the tax (for example, Kentucky Local Premium Tax) applicable to the risk address.
Revision Date	The effective date of the premium tax data.
Territory Name	The name of the tax jurisdiction (for example, city, county, or fire district) assessing the premium tax. The system displays a message if the risk is not in a territory.
Territory Type	<p>The type of the jurisdiction (for example, city (KY)) assessing the premium tax.</p> <p> If the system cannot match the risk address on the address level, LOCATION attempts to match the address on the ZIP-Code level. If a ZIP-Code match is successful, the report shows up to five territory names (and related information) pertaining to the risk's ZIP Code (in order from highest to lowest percent).</p>

Minimum Tax	The dollar amount of a minimum tax, if applicable.
Tax Code	Displays the unique identifier for each tax jurisdiction as defined by the appropriate state's tax schedule. Dashes (-----) indicate that the risk is located outside of any tax jurisdiction.
Line of Business Tax	The tax applicable to a particular line of business. The values are commonly shown as percentages but may also contain dollar amounts or text expressions (for example, None).
Tax Footnote Information	Shows additional tax information applicable to the risk address. Tax footnote information applies to the tax code shown.

-  In 2006, the Florida Department of Revenue introduced a database for insurers to use to assign the appropriate premium tax for policies they write in the state. ISO has provided LOCATION Premium Tax service in Florida for many years, and we will continue to maintain and update our database quarterly. ISO's database uses sources developed by ISO and is independent of the Florida Department of Revenue's database. Individual insurers must decide any questions about reporting premium tax to the Florida Department of Revenue. In its role as a supplier of insurance data, ISO cannot advise you about the requirements of Florida law. ISO is not liable for any errors or penalties incurred. If you are an agent, please contact your insurer.

Reading Property Characteristics Reports

Property Characteristics Reports provide complete information about the property your policyholders own. The reports evaluate property and liability risks for both personal and commercial lines, providing a reliable mechanism for identifying potential increased risk factors in the property underwriting process.

PROPERTY CHARACTERISTICS INSURANCE SERVICES OFFICE	
ORDER NAME: test	RESPONSE DATE: 08/27/2015
ORDER DATE: 08/27/2015	RESPONSE TIME: 11:26:06 AM
ORDER TIME: 11:26:05 AM	
<hr/>	
Current Address:	123 SAMPLE ST ANAHEIM, CA 92805
<hr/>	
Match Found	
Owner Information:	
Owner Name:	SMITH JOHN
Mailing Address:	123 SAMPLE ST, GLENDALE AZ 85303-5510 C015
Phone Number:	Vesting Codes: SINGLE MAN//
<hr/>	
Location Information:	
Legal Description:	N-TRACT: 1618 BLOCK: LOT: 17
County:	ORANGE, CA Assessor's Parcel Number: 111-111-11
Census Tract/Block:	0865.02/3 Alternate Assessor's Parcel Number:
Township-Range-Sect:	Subdivision:
Legal Book/Page:	Map Reference: 11-D3/
Legal Lot:	17 Tract #: 1618
Legal Block:	School District: ANAHEIM UN
Market Area:	78 Munic/Township:
Neighbor Code:	
<hr/>	
Owner Transfer Information:	
Recording/Sale Date:	02-11-2004/01-28-2004 Deed Type: GRANT DEED
Sale Price:	1st Mtg Document #: 000000111111
Document #:	109905
<hr/>	
Last Market Sale Information:	
Recording/Sale Date:	04-09-1990/01-31-1990 1st Mtg Amount/Type: \$141,300.00/CONV
Sale Price:	\$157,000.00 1st Mtg Int. Rate/Type: /ADJUSTABLE INT RATE LOAN
Sale Type:	FULL 1st Mtg Term:
Document #	111111 1st Mtg Document # 000000111111
Deed Type:	GRANT DEED 2nd Mtg Amount/Type:
Transfer Document #:	2nd Mtg. Int. Rate/Type:
New Construction:	2nd Mtg Term:
Multi/Split Sale:	Price Per SqFt: \$120.77
Cash Down Payment:	Stamps Amount: 172.7
Title Company:	SAMPLE INSURANCE CO
Lender:	GREAT WSTRN BK FSB
Seller Name:	SMITH JOHN
<hr/>	
Prior Sale Information:	
Prior Rec/Sale Date:	Prior Lender:
Prior Sale Price:	Prior 1st Mtg Amt/Type:
Prior Sale Type:	Prior 1st Int. Rate/Type:
Prior Doc Number:	Prior Stamps Amount:
Prior Deed Type:	

Site Information:			
Land Use:	SFR	Acres:	.14
Res/Comm Units:		Lot Area:	6098
# of Buildings:	1	Lot Width/Depth:	59/102
Zoning:	R-1	Usable Lot:	
Bldg Width/Depth:		Lot Shape:	
Building Class:		Topography:	FLAT/LEVEL
		County Use:	SINGLE FAM RESIDENCE
		State Use:	
		Site Influence:	
		Sewer Type:	PUBLIC SERVICE
		Water Type:	PUBLIC
		Water District:	SOUTHERN CALIF JT RE
Tax Information:			
Total Value:	\$325,968.00	Assessed Year:	2014
Land Value:	\$271,144.00	Improve %:	17%
Improvement Value:	\$54,824.00	Dist:	
Total Taxable Value:	\$325,968.00	Fire Dist:	
Market Value:		Garbage District:	
		Property Tax:	\$3,836.64
		Tax Area:	01001
		Tax Year:	2014
		Tax Exemption:	
		Equal Rate:	
Property Characteristics:			
Gross Area:	1300	Parking Type:	GARAGE/CARPORT
Living Area:	1300	Garage Area:	
Tot Adj Area:		Garage 2 Area:	
Ground Floor Area:		Garage Capacity:	2
Base/Main Area:		Parking Spaces:	
Upper Area:		Carport Area:	
2nd Floor Area:		Basement Area:	
3rd Floor Area:		Finish Bsmnt Area:	
Rentable Area:		Basement Type:	
Addition Area:		Attic Type:	
Total Rooms:	5	Porch Type:	
Bedrooms:	3	Porch 1 Area:	
Bath(F/H):	2/1	Porch 2 Area:	
Total Baths/Fixtures:	3/	Patio Type:	
Year Built/Eff:	1954/	Patio 1 Area:	
Fireplace:		Pool:	N
# of Stories:	1	Pool Area:	
Basement Description:		Roof Type:	
Other Rooms:	DINING AREA, ATTIC, ATTIC	Roof Shape:	
Parcel Comments:	NTR 1618BLK LOT 17	Roof Frame:	
		Roof Material:	COMPOSITION SHINGLE
		Floor Type:	
		Floor Cover:	CARPET/VINYL
		Style:	
		Quality:	GOOD
		Condition:	GOOD

REASONABLE PROCEDURES HAVE BEEN ADOPTED TO MAXIMIZE THE ACCURACY OF THIS REPORT. SUBSCRIBERS, HOWEVER, ARE TO INVESTIGATE INDEPENDENTLY AND EVALUATE THE RELEVANT DATA PROVIDED.

The Property Characteristics Report provides the following information:

Owner Information

The property's current owner. Includes name, address, and phone number.

Location Information

Identifies the exact location by geographic boundaries.

Owner Transfer Information	Identifies any transference of ownership.
Last Market Sale Information	Details the last market sale.
Prior Sale Information	Identifies any sales prior to the last market sale.
Site Information	Details the specific use and size of the site.
Tax Information	Provides the tax information of the property.
Property Characteristics	Provides a detailed report of the property characteristics.

Reading Public Protection Classification (PPC) Reports

ISO's Public Protection Classification (PPC™) program measures and evaluates the effectiveness of fire-mitigation services in communities throughout the country. For each fire protection area, ISO assigns a Public Protection Classification code — a number from 1 to 10. Class 1 represents exemplary fire protection, and Class 10 indicates that the area's fire-suppression program doesn't meet ISO's minimum criteria. The LOCATION® PPC Report provides the PPC code, alternative PPC and water supply type (if applicable), corresponding fire protection area name for an address, and supplemental information, such as the name of — and the drive distance to — the responding fire station. PPC Reports are available in detailed or abbreviated formats. Abbreviated reports display only the PPC (and any dwelling PPC or subscription district indicator) for an address.

On July 1, 2014, the modernization updates to the ISO Public Protection Classification (PPC) structure became effective, introducing new split classifications that recognize favorable loss experience relative to these new categories. ISO has filed corresponding relativities/loss costs to complement the new “X”, “Y”, and 10W classifications. Reports generated through the Passport Online platform will include these new values. For customers not adopting the new program, the split 9 and 8B equivalent values will be displayed in parentheses. Please see the example reports below.

Risk Address: 123 SAMPLE ST
CAMDEN AR 71701 - 7409

Return Source: Address Level Match

Public Protection Class at Risk: 4

Alternative PPC(s): 4X/10W/10 (9/10)

Fire Protection Area: CAMDEN OPA

Drive Distance to Responding Fire Station: GREATER THAN 2 TO 3 MILES

Responding Fire Station: CAMDEN FS 1

Water Supply Type: HYDRANT

Subscription District Indicator: S

Public Protection Class at Risk: 9

Alternative PPC(s): 10

Fire Protection Area: TWO BAYOU FIRE DEPT

Drive Distance to Responding Fire Station: 1 MILE OR LESS

Responding Fire Station: TWO BAYOU FIRE DEPT FS 2

Subscription District Indicator: S

ISO introduced revised split-class PPC methodology (X/Y/W) on 7/1/2014. The PPC values in parentheses are based on the split-class methodology used prior to 7/1/2014.

The detailed PPC Report provides the following information:

Risk Address	The address used to match against the database.
Return Source	Shows whether the match is on an address level or a ZIP-Code level.
Public Protection Class at Risk	<p>Displays the PPC code(s) for the risk address shown.</p> <p> If the system cannot match the risk address on the address level, LOCATION attempts to match the address on the ZIP-Code level. If a ZIP-Code match is successful, the report shows up to five of the PPC codes pertaining to the risk's ZIP Code, the corresponding fire protection area names (in order from highest to lowest percent), and the predominant PPC for the ZIP Code and its corresponding percentage. Subscription and state-specific fields are displayed, if applicable. Dwelling PPC codes are also shown, if applicable. Abbreviated reports show only the PPC codes, ranked by percentage of all addresses in the ZIP Code.</p> <p>In many jurisdictions, ISO develops split classifications (for example, 5/5X or 5/9). See "PPC Split Classifications" for more information.</p> <p>Some communities may receive alphanumeric codes (e.g., 8A, 8B, 10C, or 10W.) See "Alphanumeric Classifications" for more information.</p>
Dwelling PPC at Risk	<p>Displays the Dwelling PPC code(s) for the risk address shown. If the risk does not have a dwelling PPC code, the report will not display this field.</p> <p>Dwelling PPC classification is an extension of the PPC rules in four states (ID, LA, MS, WA) that provides a reduction of the PPC for residential risks. Within those states, the report won't display the Dwelling PPC classification if the specific risk location is in an area where Dwelling Class doesn't apply.</p> <p>The code can be a single class or a split class (for example, 5, 5/8, or 5/9).</p> <p>The code can also be alphanumeric – i.e., 8A or 6/8A.</p>
Alternative PPC(s)	<p>Displays all of the PPC options not selected for the risk location.</p> <p>In a split-class fire protection area, the Alternative PPC field contains all PPC options existing in the fire protection area, but not applicable to the particular risk location.</p> <p> Example: In a fire protection area where the PPC options are 5/5X/10W/10 (depending on the distance to the fire station and water supply), if LOCATION determines that the PPC for the specific risk is 10, the Alternative PPC field will contain 5/5X/10W. If the PPC for the specific risk is 10W, the Alternative PPC field will read 5/5X/10. If the PPC is 5X, the Alternative PPC will be 5/10W/10. If the PPC is 5/5X, the Alternative PPC will be 10W/10. And if the PPC is 10W/10, the Alternative PPC will be 5/5X.</p>
Alternative Dwelling PPC(s)	<p>Displays all of the dwelling PPC options not selected for the risk location. See "Alternative PPC(s)" for details. Applies only in Idaho, Louisiana, Mississippi, and Washington.</p>

Fire Protection Area	<p>Contains the name of the Fire Protection Area (Fire District) serving the risk address. For a risk address not located within any Fire Protection Area (unprotected area), the report will display “- Not in a fire district -”.</p>
State-Specific Field	<p>Displays additional state-specific information (for example, Fireman’s Relief Code in New Jersey). You will find this field, if applicable, on reports for risks in Mississippi, New Jersey, North Carolina, North Dakota, and Washington.</p> <p>If the risk does not have any state-specific information, the report will not display the field.</p>
Subscription District Indicator	<p>Displays an “S” if the risk address is within a subscription fire protection area. A subscription fire protection area is one where residents or companies choose to pay to get fire-protection services.</p> <p>If the risk is not within a subscription fire protection area, the report will not display this field.</p>
Statistical Placement Indicator	<p>Displays a “Y” if ISO determined the PPC for the risk using a statistical-placement algorithm. This field indicates that the address of the risk is missing in the commercial street databases. This field will not display if LOCATION did not invoke the statistical-placement algorithm.</p>
Drive Distance to Responding Fire Station	<p>Displays the drive distance to the fire station in one-mile bands.</p> <p> Examples: 1 mile or less; greater than 1 to 2 miles; greater than 2 to 3 miles; and so on.</p>
Responding Fire Station	<p>Displays the name of the primary responding fire station, or fire station that will respond at first alarm, as recognized by ISO. The fire station must have trained firefighters, alarm and dispatch methods, and fire equipment that meet the minimum requirements of ISO’s Fire Suppression Rating Schedule. It must also possess the ability to protect the fire equipment from weather conditions.</p> <p>AA — The station is serving the area under an automatic aid agreement from another jurisdiction. Applies if one fire protection area’s station(s) come to the aid of risk locations in another fire protection area (or a specific region of it) whenever there is a fire-related emergency. If the station is serving the area under an automatic aid agreement from another jurisdiction, the station name will have “(AA)” appended to it.</p> <p>CA — The station is serving the area under a contractual aid agreement from another jurisdiction. Applies if one fire protection jurisdiction agrees to automatically dispatch fire apparatus from an ISO recognized fire station to respond to structural fires within the fire protection area boundaries of an unprotected community. If the station is serving the area under a contractual aid agreement from another jurisdiction, the station name will have “(CA)” appended to it.</p> <p>This field will not be displayed if the property is located in an unprotected area outside of any legal fire jurisdiction.</p>

**Water Supply
Type**

Water supply type applies only to risks within split-class fire protection areas. This field specifies the applicable water source for a particular risk. The field will not appear if the water supply type is not available or not applicable for the risk. The possible water supply types are:

- Dry Hydrant
- Hydrant
- Pumper
- Suction Point
- Unrecognized Water Supply
- Hauled Water

 In single-class districts, you will see a note indicating that all buildings are classified as fully protected.

PPC Split Classifications

If LOCATION does not return information on the location of the nearest fire hydrant (or other approved source of water), the report will display a split classification (e.g., 5/5X). Generally, the first class (Class 5 in the example) applies to properties within 1,000 feet of a hydrant or other approved source of water. The second class (Class 5X in the example) applies to properties beyond 1,000 feet. You should use other information about the location of hydrants or other ISO-approved water sources to determine the correct PPC for the risk. If LOCATION returns information about the location of hydrants (or other approved sources of water), the report will display a single PPC (for example, 5).

The system can return split classifications for both the dwelling and commercial PPC codes.

 In LOCATION, a split classification indicates that the risk is within five miles of a responding fire station, but ISO cannot confirm the distance to, or the availability of, an approved source of water. In most states, ISO assigns Class 10W for properties between five and seven road miles from a responding fire station when creditable water is confirmed within 1,000 feet of the property (excluding non-ISO jurisdictions and NC). A class 10 is assigned for properties greater than five but less than or equal to seven road miles from the responding fire station without an ISO creditable water source within 1,000 feet of the property and for all properties greater than seven road miles from the primary responding fire station.

Alphanumeric Classifications

PPC codes are not entirely numeric. Some alphanumeric classifications include:

8B	Recognition for a superior level of fire protection in areas with limited water supply, where the PPC would otherwise be Class 9.
8A	Reflects a Washington state-specific dwelling class rule providing recognition for a superior level of fire protection in areas with limited water supply, where the PPC would otherwise be Class 9.
9A	Reflects a Washington state-specific dwelling class rule indicating a dwelling property that is more than five road miles from a responding fire station but still within a fire department's legal response boundary.
10C	Reflects a Mississippi state-specific dwelling class rule recognizing a certified fire department in a Class 10 area.
10W	Reflects a risk property that is greater than 5 but less than 7 miles from the primary responding fire station and is within 1,000 feet of an ISO creditable water supply.

List of Possible PPC Values Returned by LOCATION:

NOTE: If you have elected not to adopt the X, Y, W methodology, you can ignore all values with X, Y, or W.

1	3	5	7	9
1X	3X	5X	7X	9/10 (MS only)
1Y	3Y	5Y	7Y	10
1/1X	3/3X	5/5X	7/7X	10W
1/1Y	3/3Y	5/5Y	7/7Y	10W/10
1/8B	3/8B	5/8B	7/8B	
1/9	3/9	5/9	7/9	
1/10 (LA only)	3/10 (LA only)	5/10 (LA only)	7/10 (LA only)	
2	4	6	8	
2X	4X	6X	8B	
2Y	4Y	6Y	8X	
2/2X	4/4X	6/6X	8Y	
2/2Y	4/4Y	6/6Y	8/8X	
2/8B	4/8B	6/8B	8/8Y	
2/9	4/9	6/9	8/8B	
2/10 (LA only)	4/10 (LA only)	6/10 (LA only)	8/9	
			8/10 (ID & LA only)	

List of Possible Dwelling Class Values Returned by LOCATION:

NOTE: Dwelling class values are applicable for the bureau states of ID, LA, MS, and WA.

1	3	5	7/10
1/7	3/7	5/7	8
1/8	3/8	5/8	8A
1/8A	3/8A	5/8A	8/8A
1/10	3/10	5/10	8/10
2	4	6	9
2/7	4/7	6/7	9A
2/8	4/8	6/8	9/10
2/8A	4/8A	6/8A	10
2/10	4/10	6/10	10C

Future Effective PPC Reports

The Future Effective PPC Report provides the future Public Protection Classification code for the fire protection areas that will experience a change within the next three months. You can order the report only with a detailed PPC Report. You will receive a report only if the return source is an address-level match.

LOCATION® : FUTURE EFFECTIVE PPC™	
INSURANCE SERVICES OFFICE	
ORDER NAME: 123 Sample Street	SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 06/25/2014	RESPONSE DATE: 06/25/2014
ORDER TIME: 09:32:05 AM	RESPONSE TIME: 09:32:06 AM
Risk Address:	123 SAMPLE STREET COCOA BEACH FL 32931 -2190
	Fire Protection Area: BREVARD CO FD
	Future Effective PPC for the Fire Protection Area*: 4/4X (4/9)
	Future Effective Date: 2014-07-01
*For split-class areas, the actual PPC at risk is determined by the distance to the responding fire station and water supply source.	
<i>ISO introduced revised split-class PPC methodology (X/Y/W) on 7/1/2014. The PPC values in parentheses are based on the split-class methodology used prior to 7/1/2014.</i>	
<small>LOCATION is a registered trademark of Insurance Services Office, Inc. PPC is a trademark of Insurance Services Office, Inc.</small>	

The Future Effective PPC Report provides the following information:

- | | |
|-------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fire Protection Area | This field provides the name of the fire protection area(s) serving the risk address shown. |
| Future Effective PPC for the Fire Protection Area | Provides the future PPC for the fire protection area(s) serving the risk address. The report will display this field only if you order the service and if applicable to the fire protection area shown. (The service is not available in bureau states.) Split class X and Y future effective PPC's will contain the equivalent split 9 or 8B values in parentheses (see the above example).

 If the future PPC returned is a split class, the actual PPC for the risk address depends on the distance to the responding fire station and water-supply source. |
| Future Effective Dwelling PPC for the Fire Protection Area | At this time, Future Effective Dwelling PPC is not available in the bureau states of Idaho, Louisiana, Mississippi, and Washington. |
| Future Effective Date | Provides the date the future PPC becomes effective. If multiple future classifications apply to the fire protection area shown, the report will display each future PPC individually with its corresponding effective date. |

Reading Sinkhole Reports

The LOCATION[®] Sinkhole service report provides information about the risk of catastrophic sinkhole events and other related earth movements, allowing underwriters to assess sinkhole risk on an address level in the state of Florida. Sinkhole reports provide two scores to assist in underwriting: The Sinkhole Score and the Area Score. The Sinkhole Score is an overall sinkhole risk score for the specific property weighed on a scale of 1 (lowest risk – no confirmed sinkholes within 10 miles) to 7 (highest risk – confirmed sinkhole at property). The Area Score alerts underwriters to high-risk areas by identifying the number of confirmed sinkholes and reported earth movements within one mile of the property.

LOCATION[®] SINKHOLE		
INSURANCE SERVICES OFFICE		
ORDER NAME: sink hole	SUBSCRIBER ID: COMPANY DEFAULT	
ORDER DATE: 06/24/2014	RESPONSE DATE: 06/24/2014	
ORDER TIME: 11:04:23 AM	RESPONSE TIME: 11:04:24 AM	
<p>Risk Address: 123 SAMPLE STREET HUDSON FL 34667 - 7202</p> <p>Match Type: Exact Address</p> <p>Sinkhole Risk: EXTREME</p> <p>Sinkhole Score: 7</p> <p>Sinkhole Proximity: Confirmed sinkhole at property</p> <p>Area Risk: EXTREME</p> <p>Area Score: 5</p> <p>Area Risk Description: Over 50 confirmed sinkholes and earth movements within one mile</p>		
<p>The Sinkhole Score assesses the sinkhole risk by measuring the property's proximity to a confirmed sinkhole using a scale of 1 (no confirmed sinkhole within 10 miles) to 7 (confirmed sinkhole at property):</p>		
Sinkhole Score	Sinkhole Risk	Sinkhole Proximity
1	NEGLIGIBLE	No confirmed sinkhole within 10 miles
2	VERY LOW	Confirmed sinkhole between 1 and 10 miles

The Sinkhole Report provides the following information:

Risk Address The address used to match against the database.

Match Type A code reflecting the geocoding precision of a risk's placement. The following codes can be returned (listed in the order of positional accuracy):

- Exact Address – This is an exact match: either the individual parcel or the corresponding street segment and address range can be found in the source files.
- Street Level – This is a “close” match: the corresponding street – but not the specific address range – can be found in the street files.
- PCR Level – This is an “approximate” match. The corresponding street cannot be found in the street files. LOCATION uses the centroid of the appropriate postal carrier route to assign data to the risk.
- ZIP Code Level – The corresponding street cannot be found in the street files. LOCATION uses the centroid of the ZIP Code to assign data to the risk.

Sinkhole Risk Describes the overall sinkhole hazard in the vicinity of the risk location. The Sinkhole Risk field is based on the Sinkhole Score.

Sinkhole Score A numerical score, reflecting the overall sinkhole hazard in the vicinity of the risk property. The score is an integer from 1 (Negligible – no confirmed sinkhole within 10 miles) to 7 (Extreme – confirmed sinkhole at property).

Sinkhole Score	Sinkhole Risk	Sinkhole Proximity
1	Negligible	No confirmed sinkhole within 10 miles
2	Very Low	Confirmed sinkhole between 1 and 10 miles
3	Low	Reported earth movement within 1 mile
4	Moderate	Confirmed sinkhole between ½ of a mile and 1 mile
5	High	Confirmed sinkhole between 1/10 th of a mile and ½ of a mile
6	Very High	Confirmed sinkhole within 1/10 th of a mile
7	Extreme	Confirmed sinkhole at property

Sinkhole Proximity

Describes the distance between the property address and the closest known sinkhole or earth movement.

Area Risk

Describes the overall sinkhole hazard within one mile of the risk location. The Area Risk field is based on the Area Score.

Area Score

A numerical score reflecting the overall sinkhole hazard within a one mile radius of the risk property. The score is an integer from 1 (Negligible – no confirmed sinkholes and/or earth movements within 1 mile of the property) to 5 (Extreme – over 50 confirmed sinkholes and/or earth movements within one mile of the property).

Area Score	Area Risk	Number of Confirmed Sinkholes and Earth Movements Within One Mile
1	Negligible	0
2	Low	1 – 5
3	Moderate	6 – 20
4	High	21 – 50
5	Extreme	Over 50

Area Risk Description

Describes the number of confirmed sinkholes and/or earth movements within one mile of the property.

Reading Undisclosed Driver Reports

Undisclosed Driver Reports help you identify potential vehicle operators not listed on the application for insurance. These reports can be crucial in properly assessing an automobile risk. The system delivers the reports instantly to be a timely aid in the automobile underwriting process.

Driver's Name:	JOHN DOE		
Current Address:	123 SAMPLE ADDRESS ST LAKE PANASOFFKEE, FL 33538-3303		
	1 Possible Undisclosed Driver(s) Found		
Returned Address 1:	123 SAMPLE ADDRESS ST LAKE PANASOFFKEE, FL 33538-3303		
Returned Individual 1:			
Name:	JAMES K DOE	License #:	E532817724560
DOB:	12/16/1972	DL-State:	FL
Gender:	MALE	Age:	32 yrs.
REASONABLE PROCEDURES HAVE BEEN ADOPTED TO MAXIMIZE THE ACCURACY OF THIS REPORT. SUBSCRIBERS, HOWEVER, ARE TO INVESTIGATE INDEPENDENTLY AND EVALUATE THE RELEVANT DATA PROVIDED.			

The Undisclosed Driver Report provides the following information:

- Driver's License** The applicant's driver's license number.
- Previous Lic State** Any other state from which the applicant received a license.
- Returned Address** The address of the undisclosed driver.
- Name** The full name of the undisclosed driver.
- DOB** The date of birth of the undisclosed driver.
- Gender** Indicates whether the undisclosed driver is male or female.
- Phone** The telephone number of the undisclosed driver.
- DL State** The state that issued the undisclosed driver's license.
- Age** The age of the undisclosed driver.

Reading Vehicle Registration Reports

This report gives you vehicle registration and title information that your customer may not enter on the application for insurance. It includes complete, accurate registration data, including information about previously junked, salvaged, or flooded cars. The report can be crucial in properly assessing an automobile risk. The system delivers the report instantly to aid in the automobile underwriting process.

License Plate:	JUS83D	DL State:	NEW JERSEY
1 Possible Match Found			
			Match # 1 of 1
Match Details			
Same Individual Match?:	No		
Surname Match?:	No		
Address Match?:	No		
VIN Compare:	Plate Lookup		
Title/Registration Information			
Document Type:	Registration		
Plate Type:	Regular		
Lessee/Lessor:	Name unassigned/address unassigned		
State of Registration:	New Jersey		
Activity Date:	05/08		
Transaction Date:	01/15/2005		
Owner 1:	Miss. / Ms. JANE DOE		
Expiration Date:	01/15/2006		
Owner 2 (Unused):	Not assigned		
Address:	123 SAMPLE ADDRESS ST BRICK, NJ 08723		
Vehicle Information			
Year Model:	1988		
VIN:	1G2PG1190JP222546		
Make:	PONT		
Valid VIN:	Unknown		
Model/Series:	FGT		
VIN Changed:	State-supplied VIN		
Vehicle Body Style:	Coupe		
VIN Branded:	No		

The Vehicle Registration Report provides the following information:

Quoteback	Shows the code entered when the request was entered. The code uniquely identifies each request.
Same Individual Match?	Indicates whether the given name (or the first initial of the given name) entered matches the database.
Surname Match?	Indicates whether the surname entered matches the database.
Address Match?	Indicates whether the address entered matches the database.
VIN Compare	Indicates whether the VIN number entered matches the database.
Document Type	Indicates whether the report includes information on the vehicle's title and/or registration.
Plate Type	The type of license plate issued for the vehicle.
Lessee/Lessor	Shows, when available, the name and address of the lessee and lessor.
Activity Date	Shows the date the record entered the system.
Transaction Date	Shows the date of the registration issue/renewal.
Expiration Date	Shows the date of the registration expiration.
Valid VIN	Indicates if the VIN entered matches the manufacturer's rules for VIN validation.
VIN Changed	Indicates whether the system altered the VIN to conform to certain rules or to correct the VIN.
VIN Branded	Indicates if the vehicle has a "branded" title, revealing an unusual condition in the vehicle's history.

Reading Wind Reports

The LOCATION[®] Wind Report provides data from a suite of ISO services that are crucial in helping you underwrite and rate risks in areas susceptible to wind exposure. The report provides the distance from a location to the ocean and nearest body of water, so you can better assess potential for damage from wind or storm surges. It also identifies locations in windpool zones and gives you the corresponding ISO personal/commercial property territory code and the ISO Commercial Group II Zone, so you can be sure you are rating and reporting that risk correctly. For risks in Florida, the report also provides territory codes for Citizens Property Insurance Corporation. .

Abbreviated reports will display only windpool eligibility and ISO Commercial Group II Zone fields. Windpool eligibility, Group II Zones, and distance services do not apply in every state.

- i** If the risk address is in a state with no state-sponsored windpool eligibility, Group II Zone, or distance information, the corresponding fields will indicate that no results were found for the search criteria.

LOCATION[®] : WIND - DETAILED	
INSURANCE SERVICES OFFICE	
ORDER NAME: WIND REPORT	SUBSCRIBER ID: COMPANY DEFAULT
ORDER DATE: 07/15/2011	RESPONSE DATE: 07/15/2011
ORDER TIME: 12:44:48 PM	RESPONSE TIME: 12:44:50 PM
<hr/>	
Risk Address:	123 SAMPLE ADDRESS ST FORT LAUDERDALE FL 33304 - 4109
Return Source:	Address Level Match
Windpool Eligibility:	Yes
Windpool Zone:	45/36
Return Source:	Address Level Match
ISO Personal Territory Code:	36
Return Source:	Address Level Match
ISO Group II Zone - Commercial:	SEACOAST ZONE 1
Return Source:	Address Level Match
ISO Commercial Territory Code:	061
Return Source:	Address Level Match
Distance to Ocean or Gulf:	0 to 500 feet ATLANTIC OCEAN
Return Source:	Address Level Match
Distance to Nearest Body of Water:	1001 to 1500 feet INTRACOASTAL WATERWAY
Return Source:	Address Level Match
Citizens Property Territory Code:	361
<hr/>	
LOCATION is a registered trademark of Insurance Services Office, Inc.	

The Wind Report provides the following information:

Risk Address	The address used to match against the database.
Return Source	<p>Shows whether the match is on an address level or a ZIP-Code level. The report shows a Return Source for each of the data elements listed below.</p> <p> If the system cannot match the risk address on the address level, LOCATION attempts to match the address on the ZIP-Code level. If a ZIP-Code match is successful, the report shows up to five values for each of the six data elements. The results are presented in order from the highest to lowest percent.</p>
Windpool Eligibility	<p>Shows whether the risk is eligible to participate in state-sponsored insurance pools.</p> <p>Windpool zones are coastal areas eligible for participation in state-sponsored insurance pools. Windpool and beach plan associations grant credits to insurers writing risks within specified zones.</p>
Windpool Zone	<p>In select states, displays additional windpool-specific zone information that further defines coverage.</p> <p>The report returns the following zone names in windpool-eligible areas of the indicated states:</p> <p>Alabama — Displays Zone 1, Zone 2, Zone 3, or Zone 4.</p> <p>Florida — Displays two territory designations separated by a slash (/). The first code is for dwelling forms and the second is for all other policy forms. (For example, the field might display 47/37.)</p> <p>Dwelling forms are for residential properties only, including dwellings, mobilehomes, and residential condominiums. All other includes forms covering commercial, commercial-residential, and special class (including residential special class) properties, as well as builders risk.</p> <p>Mississippi — Displays A, B, C, or D.</p> <p>North Carolina — Displays Beach or Coastal.</p> <p>South Carolina — Displays 1 or 2.</p> <p>No zone information will display if the risk is not within an eligible windpool zone.</p>
ISO Personal Territory Code	<p>Displays the ISO personal property territory code for the address.</p> <p>Personal territories are specified geographic areas, such as cities, towns, counties, or ZIP Codes. When varying loss experience indicates the need for a further breakdown, the territory may consist of a smaller geographic area.</p>
ISO Group II Zone – Commercial	Displays the ISO Group II Zone for the address shown. The Group II Zone is derived from historical loss data and/or specific designated regions used to rate loss cost.

ISO Commercial Territory Code

Displays the ISO commercial property territory code for the address shown.

Commercial territories are specified geographic areas, such as cities, towns, counties, or ZIP Codes. When varying loss experience indicates the need for a further breakdown, the territory may consist of a smaller geographic area.

Distance to Ocean or Gulf

Displays the name of the nearest ocean or gulf and the distance value from the risk address to that ocean or gulf. The report illustrates these distances in ranges, such as 0 to 500 feet or 1 mile to less than 2 miles. If the distance is greater than 30 miles, the report will not display the name of the nearest ocean or gulf.

Distance to Nearest Body of Water

Displays the name of the nearest body of water and the distance from the risk address to that body of water. The report illustrates these distances in ranges, such as 0 to 500 feet or 1 mile to less than 2 miles. If the distance is greater than 30 miles, the report will not display the name of the nearest body of water.

Citizens Property Territory Code

Displays territory codes for Citizens Property Insurance Corporation. Citizens is an insurer created by the Florida legislature to serve the needs of Florida homeowners who cannot find coverage in the open, private insurance market.

Distance Values

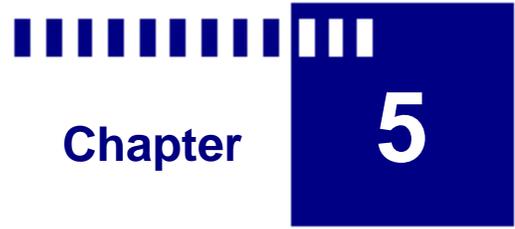
The report shows the distance to the ocean, gulf, or nearest body of water in the following increments:

- 0 to 500 feet
- 501 to 1000 feet
- 1001 to 1500 feet
- 1501 to 2000 feet
- 2001 to 2500 feet
- 2501 feet to less than 1 mile
- 1 mile to less than 2 miles
- 2 miles to less than 3 miles
- 3 miles to less than 4 miles
- 4 miles to less than 5 miles
- 5 miles to less than 10 miles
- 10 miles to less than 15 miles
- 15 miles to less than 20 miles
- 20 miles to less than 25 miles
- 25 miles to less than 30 miles
- 30 miles and more

About Bodies of Water

The Wind Report shows the distance from the risk address to the nearest body of water. If there are two or more bodies of water with the same distance value, the report shows only the body with the potential to cause the most severe and frequent damage. The following list shows the types of bodies of water in order of their potential to cause severe and frequent damage.

1	Gulf	10	Delta	19	Bayou
2	Bay	11	Strait	20	Lagoon
3	Intracoastal waterway	12	Channel	21	Basin
4	Harbor	13	Cape	22	Arm
5	Sound	14	Cover	23	Reach
6	Inlet	15	Port	24	Thoroughfare
7	Mouth	16	Pass	25	Stream
8	River	17	Passage	26	Creek
9	Lake	18	Canal	27	Slough



Billing and Transaction Reports

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ISO Detailed Billing Services

You can order detailed billing reports that list all report orders placed by your company within a specified monthly billing period. Detailed billing features let you quickly generate a report for on-screen viewing or printing. You can also download billing reports as XML or Microsoft® Excel files for further analysis or archiving.

- ① Large reports (greater than 500 report requests) may not be viewable online through a browser. It is generally best to download large reports for viewing and analysis.

To order a Detailed Billing Report:

1. Select **Detailed Billing** from the left navigation bar on any ISO Passport page.
2. On the Detailed Billing – Invoices page, click on any **Invoice Number** to generate an Invoice Summary.
3. The Invoice Summary provides information about monthly reporting activity, as well as additional options for printing, downloading billing data, and viewing additional billing details.

Reading the Invoice Summary

The following sample shows a typical Invoice Summary. You'll find descriptions of the highlighted areas below.

Detailed Billing - Invoice Summary

1 [Print Report](#) 2 Download as [Excel](#) / [XML](#) [Back to Invoice List](#)

Customer No: 00005475
INSURANCE SERVICES OFFICE
545 WASHINGTON BLVD.
18-3
JERSEY CITY, NJ 073101686

3 Invoice Number: PI00010152
Date: 07/31/2006
Due Date: 07/31/2006
Amount Due: \$4,726.96

Sold To: Location No:00005475

4 Ship To: Location No: T0005868
ISO test
545 Washington Blvd
Jersey City, NJ 07310

5 **User: PPP1**

Product Name	Code	Quantity	Unit Amt.	Net Amt.	Sales Tax	Total
NATCAT NTN - SEARCH & HIT	LOCNN11F	734	\$6.44	\$4,726.96	\$0.00	\$4,726.96
NATCAT NTN - SEARCH & NO HIT	LOCNN11H	426	\$0.00	\$0.00	\$0.00	\$0.00

6

Click on Product Name to view a detailed list of names ordered throughout the entire month.	Product Code	Number of Billed Inquiries	Cost per Inquiry	Net Amount Billed	Tax	Total Amount Billed
---------------------------------------------------------------------------------------------	--------------	----------------------------	------------------	-------------------	-----	---------------------

1. **Print Report** — Click to print the invoice summary you are currently viewing.
2. **Download as (Excel/XML)** — Click to download the invoice summary to a local Microsoft Excel or XML file.
3. **Invoice Data** — Provides basic information about the invoice you selected.
4. **Shipping Data** — Displays the address where ISO sent the current invoice.
5. **User Data** — Identifies the current user.
6. **Report Data** — Displays the actual report data for the selected invoice. See the labels on the sample above for more descriptions.

Transaction Reports

This option lets you print a daily, weekly, or monthly listing of the report requests submitted to ISO Passport®. This feature makes it simple to view and print a detailed report of all ISO Passport activity within a specified time interval. You will need to set the following options to generate a Transaction Report:

- **Select a Company** — If your organization has multiple companies, choose the company for which you would like a report.
- **From Date** — Enter the starting date for the report interval.
- **To Date** — Enter the ending date for the report interval.

To create a Transaction Report:

1. Select **Transaction Report** from the left navigation bar on any ISO Passport page.
2. On the Transaction Reports page, select the **Company** (optional), **From Date**, and **To Date**.
3. Click **Create Report** to generate the report.
4. Click **Print Report(s)** to print the report.



Problem Solving

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Frequently Asked Questions

When I look at the help system, why do I get a message indicating that Internet Explorer has “restricted this file from showing active content...”?

Under some circumstances, your Internet browser security settings may block access to some of the advanced navigation and search features provided in the ISO PassportSM help system. If that occurs, you can choose to “Show Restricted Content” each time you view the help system, or change the default security settings in your browser to recognize the ISO Passport help as a trusted site. Please consult the help and documentation provided with your browser for additional security-related information.

What does the message “User name not associated with company” mean?

This message means that ISO Passport is not properly configured for your company. ISO uses a system called Common Ordering to set up each customer’s registration key. In most cases, updating the registration key in Common Ordering will resolve this problem.

Why can’t I find the address I’m looking for in LOCATION[®]?

The only criterion used for returning an address match in LOCATION is whether the street is a valid U.S. postal address or is in the street databases used by ISO. If the street is not in the street databases or USPS database, then LOCATION considers the address invalid.

Under these circumstances, LOCATION will match on the ZIP-Code level. A match at this level will provide all applicable options for a given ZIP Code with their percentages.

What state should I enter into the preferences for the default state section?

Most customers enter the state they are located in or the state in which they do the majority of their ordering.

Why do I have multiple PPC[™] codes with percentages listed on my LOCATION report?

If the system cannot match the risk address on the address level, LOCATION attempts to match the address on the ZIP-Code level. If a ZIP-Code match is successful, the report shows up to five of the PPC codes pertaining to the risk’s ZIP Code, the corresponding fire protection area names (in order from highest to lowest percent), and the predominant PPC for the ZIP Code and its corresponding percentage.

Why doesn’t LOCATION display the distance to the fire station?

LOCATION automatically takes the distance to the fire station into account when it displays the results. If the distance to the responding fire station is five miles or more, the system automatically assigns a PPC of 10 or 10W. (Certain state exceptions apply.)

Companies sometimes have underwriting rules that require knowing the distance to the nearest responding fire station. What if I need to know the distance?

LOCATION PPC Service returns the distance to the primary responding fire station in distance bands.

How can I check an order that I just placed?

Click the Report View/Status button at the top of the ISO Passport window. Then click the report Order Name to view the report.

What do I put in the box that says “Name of Order”?

You can enter any descriptive information for the name of the order. Many customers enter the client’s name or policy number to make the report easy to identify and retrieve at a later time. Special characters cannot be used.

What is the CAP Index®?

The CAP Index is the weighted average of homicide, rape, and robbery scores for the location. The score is based on a ranking system used to gauge the location’s potential risk of crime against the national average. The CAP Index is reflected in a scale of 1 (safest) to 10 (most dangerous).

What is the Fireman’s Relief Code?

The Fireman’s Relief Code is a code assigned to fire districts in New Jersey for the purpose of allocating Fire Department Tax payments to the Fireman’s Relief Associations.

Does LOCATION return historical wind data?

No. LOCATION does not return historical wind events or territory information for extended coverage.

Why did I receive a split PPC class?

When water availability for a particular address is not available to ISO, LOCATION will return a split class (for example, 5/5X). This indicates that the address is within five miles of a fire station, but ISO cannot confirm the distance/availability of an approved water source. When this occurs, use any information you may have on the distance from the risk to a hydrant or other ISO-approved water source to determine the protection class.

What do I get back when I order a Building Code Information Report?

The Building Code Information Report provides Building Code Effectiveness Grading Schedule (BCEGST™) gradings and related information.

If you want a copy of the Building Code Effectiveness Grading Schedule itself, call the ISO Customer Support Center at 1-800-888-4476 or visit the ISO Mitigation Online website at www.isomitigation.com.

Does the alert message on my A-PLUS™ TransUnion (TU) report mean my client is fraudulent?

No. Because of the Fair and Accurate Credit Transactions Act, all TU orders will now return the message:

HIGH RISK FRAUD ALERT HIGH RISK FRAUD ALERT MESSAGE TEXT - HIGH RISK FRAUD ALERT SYSTEM ACCESS NOT AUTHORIZED.

This message simply indicates where the report text would appear if your company subscribed to the notification feature. It does not indicate that there is any fraudulent activity on the individual's report.

Why are the check boxes on the order pages grayed out?

ISO Passport offers a variety of products. You must subscribe separately for several of those products. A grayed-out check box indicates that your company does not subscribe to that particular product.

What do I need to do to access detailed billing through ISO Passport?

You need to fill out the form for detailed billing.

Contact the ISO Customer Support Center at 1-800-888-4476 for the form.

Do I need to exit ISO Passport and then sign back on if I switch from a property search to an auto search and vice versa?

No, you do not need to log on and off. The only reason to log out and back in is if you need to use two different user IDs or passwords.

How do I turn off the ticker message at the top of the page?

ISO Passport occasionally runs tickers across the top of the screen. These messages usually contain information about service interruptions or other important information.

- To stop the message, double-click the ticker.
- To restart the message, click the ticker again.

Common Problems and Error Messages

While the ISO PassportSM system has proven to be very reliable, there are instances when error conditions may occur. In most cases, ISO Customer Service personnel can quickly resolve these problems, and you simply need to resubmit your order(s). Following are some of the problems and error messages that you may encounter while using ISO Passport:

ISO System Failures

System failures may occur when ISO Passport is unable to validate the information you enter or confirm user eligibility requirements. When that happens, the Report Status screen will list the report as FAILED. If you click on a report with a status of FAILED, ISO Passport will display a System Processing Error page that lists the specific error codes. ISO makes every effort to correct these problems within a reasonable period of time. However, if this problem persists after resubmitting your order several times, please contact the ISO Customer Support Center at 1-800-888-4476.

Scheduled Maintenance

ISO Passport has scheduled maintenance periods every Thursday from 4:00 A.M. to 5:00 A.M., Eastern Time, and every Sunday from 12:00 midnight to 4:00 A.M., Eastern Time. Reports will not process when ISO Passport is in maintenance mode. If you order reports during a maintenance period, you will get an error message asking you to order your reports later.

LOCATION[®] also has scheduled maintenance periods. If you order reports during a LOCATION maintenance period, the View Reports page displays a red "COMPLETE" under the Status column. An error message also indicates that the system is in maintenance mode. You can find the LOCATION maintenance schedule under Help in the ISO Passport menu.

Data Source Errors

Data source errors may occur when a third-party data provider is unable to provide the data requested by ISO Passport. When that happens, the report request status will list the main report as COMPLETE (in red text), but the detailed listing for the individual report (obtained by clicking the + sign in the Status/Reports list) will show a status of FAILED. The details for the report will indicate a System Processing/Data Source Error. ISO makes every effort to correct these problems within a reasonable period of time. However, if this problem persists after resubmitting your order several times, please contact the ISO Customer Support Center at 1-800-888-4476.

What to Do If a Report Fails

If your report fails because you placed the order during scheduled maintenance, you will have to reorder after the maintenance period ends. This requirement applies to all ISO Passport reports.

If your report fails because the data source for the report is having an unscheduled outage, you may or may not have to reorder when the outage ends. Here are the details:

- For LOCATION reports, you do not need to reorder. ISO Passport will automatically return your reports after the outage ends.
- For most other reports, you do need to reorder after the outage ends.
- For certain reports, you have the option to sign up for stand-in processing (also called retry processing). When you sign up, you will specify a time-out period — that is, the length of time you want the system to continue trying to order your report. During an outage, ISO Passport will automatically retry your request until the data source becomes available or until the end of your specified time-out period, whichever comes first. Stand-in processing is available at no extra charge, but you must sign up before it takes effect. Contact the ISO Customer Support Center at 1-800-888-4476 for more details and for a list of ISO Passport products that offer retry processing

Glossary

A

Aggravated assault — unlawful intentional inflicting of serious bodily injury on another person or the unlawful threat or attempt to inflict bodily injury or death by means of a deadly or dangerous weapon with or without the actual inflicting of any injury.

Aggregate crimes against persons — a weighted average of homicide, rape, robbery, and aggravated assault.

Aggregate crimes against property — a weighted average of burglary, larceny, and motor vehicle theft.

Alquist-Priolo Earthquake Fault Zoning Act — an act passed in 1972 to mitigate the hazard of surface faulting to structures for human occupancy. This state law was a direct result of the 1971 San Fernando earthquake, which was associated with extensive surface fault ruptures that damaged numerous homes, commercial buildings, and other structures. Surface rupture is the most easily avoided seismic hazard. See also “Earthquake fault zones.”

Alternative Dwelling Classification — a PPC™ report results field available only in the four states (Idaho, Louisiana, Mississippi, and Washington) that recognize dwelling classification and only to risks within split-class fire protection areas. The Alternate Dwelling Classification contains any of the dwelling classification options not selected for the risk location.

For example, in a fire protection area where the dwelling classification options are 5/8/9/10 (depending on the distance to fire station and water supply), if LOCATION determines that the dwelling classification for the specific risk is 10, the Alternative Dwelling Classification field will contain 5/8/9. If the system determines that the dwelling classification is 5/8, the Alternative Dwelling Classification will be 9/10.

Alternative PPC — a PPC™ report results field containing all of the PPC options not selected for the risk location — available only to risks within split-class fire protection areas.

For example, in a fire protection area where the PPC options are 5/5X/10 (depending on the distance to fire station and water supply), if LOCATION determines that the PPC for the specific risk is 10, the Alternative PPC field will contain 5/5X. If the system determines that the PPC is 5X, the Alternative PPC will be 5/10. And if the system returns a PPC of 5/5X, the Alternative PPC will be 10.

Arson — any willful or malicious burning or attempt to burn a dwelling, house, public building, motor vehicle, aircraft, or personal property — with or without intent to defraud.

Automobile-Property Loss Underwriting System (A-PLUS™) — auto and property databases containing up to five years of loss-history data, summarized in an easy-to-read format.

The automobile database contains information on previous claims filed by the potential insured and previous claims (about the insured) filed by other individuals or the vehicle(s) to be insured. It includes information on bodily injury, comprehensive, personal injury protection, collision, property damage, and liability.

The property database contains previous claims filed by the potential insured and previous claims filed by other individuals or businesses about the insured. The reports provide information on all types of loss, including fire damage, flood damage, earthquake damage, burglary, credit-card theft, and workers compensation.

Auto symbol — an ISO-defined rating assigned for each vehicle series. The auto symbol is based on such characteristics as make, model, body style, wheelbase, loss experience, driver classifications, vehicle use, and storage. A vehicle with a higher rating symbol will have a higher premium than a vehicle with a lower symbol, if all other rating variables are the same.

Auto Territory — a region of the country that is assessed and rated for risk based on various types of auto-related data obtained on the area. Auto Territories are classified separately for personal and commercial purposes.

Auto Territory Report — a report that provides the ISO Personal/Commercial Auto Territory Code for the risk entered.

Auto theft — illegal taking or attempted taking of a motor vehicle with no intention of returning it.

B

Base Flood Elevation (BFE) — the elevation shown on the Flood Insurance Rate Map (FIRM) for Zones AE, AH, A1-A30, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO, V1-V30, and VE. The value indicates the water surface elevation (in feet) resulting from a flood that has a 1 percent chance of occurring in any given year.

BCEGS™ — See “Building Code Effectiveness Grading Schedule.”

Branded title — a motor vehicle ownership document issued by any of the 50 states (or the District of Columbia) that indicates that the vehicle was junked or salvaged; was rebuilt or reconstructed; was damaged by a flood; was disclosed as damaged; was bought back by its manufacturer; contained an odometer reading exceeding mechanical limits; contained an odometer that did not reflect actual mileage; or contained any other symbol or word signifying a similar brand.

Specifically excluded from the definition are titles originally issued without a brand but later stamped with a brand; salvage titles issued due to theft; branded titles issued in error and later corrected; titles issued by Canadian authorities.

Building Code Effectiveness Grading Schedule (BCEGS™) — a manual containing the criteria ISO uses to assess the building codes in effect in a particular community, as well as how a community enforces its codes.

Building Code Information Report — a report that reflects the building codes in effect in a particular area and how well the community enforces its building codes. See also “Building Code Effectiveness Grading Schedule.”

Burglary — illegal entering of any property with the intent to commit a felony or larceny.

C

California Brush Fire Report — a report that indicates whether or not a risk is located within a California brushfire zone.

California DOI Earthquake Zone Report — a report that identifies the California Department of Insurance (DOI) Earthquake Zone and Subzone for the risk address.

CAP Index® Score — a weighted average of homicide, rape, and robbery scores for a specific location. The score is based on a ranking system used to gauge the location’s potential risk of crime against the national average.

Citizens Property Insurance Corporation — an insurer created by the Florida legislature to serve the needs of Florida homeowners who cannot find coverage in the open, private insurance market.

Coastal barrier — unique land forms that provide protection for diverse aquatic habitats and serve as the mainland's first line of defense against the impacts of severe coastal storms and erosion. Located at the interface of land and sea, the dominant physical factors responsible for shaping coastal land forms are tidal range, wave energy, and sediment supply from rivers and older, preexisting coastal sand bodies. Relative changes in local sea level also profoundly affect coastal barrier diversity.

Coastal Barrier Resources Act — legislation, enacted in 1982, that halted federal spending for low-cost flood insurance guaranteed by the National Flood Insurance Program on designated units of the Coastal Barrier Resources System, including areas on the Atlantic, Gulf, and Pacific Coasts, as well as the Great Lakes.

Coastal Barrier Resources System (CBRS)— a collection of specific undeveloped units of land and associated aquatic environments that serve as barriers protecting the Atlantic, Gulf, and Pacific Coasts, as well as the Great Lakes. The CBRS currently includes 585 system units, which comprise nearly 1.3 million acres of land and associated aquatic habitat. There are also 271 "otherwise protected areas," a category of coastal barriers already held for conservation purposes that include an additional 1.8 million acres of land and associated aquatic habitat.

Credit Report — a report that provides an instant and accurate credit history and/or optional credit score for underwriting determinations. Each report provides demographic information, special messages about specific credit-file conditions, a model profile, and a credit summary. The system provides reports based on six scoring models for residential property risks and five for automobile risks.

Credit score — a statistical method of assessing your creditworthiness. Your credit-card history, amount of outstanding debt, the type of credit you use, negative information such as bankruptcies or late payments, collection accounts and judgments, too little credit history, and too many credit lines with the maximum amount borrowed are all included in credit-scoring models to determine your credit score.

Crime Report — a report that provides the overall CAP Index[®] score for the location entered, including the individual scores for the following crimes: arson, auto theft, robbery, aggravated assault, burglary, homicide, rape, larceny, aggregate crimes against persons, and aggregate crimes against property. The report provides current, past, and forecasted scores for all classifications.

Curb weight — a classification category of the National Highway Traffic Safety Administration used to rate passenger cars, trucks, and SUVs. The curb weight is determined by the weight of a vehicle with standard equipment, including the maximum capacity of fuel, oil, coolant, and air conditioning.

D

Default company — a feature in the ISO Passport[®] ordering system that enables you to choose the company that you use most often as the default selection. This company name will appear automatically each time you order a report.

Default state — a feature in the ISO Passport[®] ordering system that enables you to choose the state in which you are located or the state for which you request the most reports as the default selection. This state will appear automatically each time you order a report.

E

Earth Movement — a peril created by the movement of earth, including landslides, mudflows, earth sinking, rising, or shifting, and earthquakes.

Earthquake fault zones — regulatory zones around active faults. The zones are defined by turning points connected by straight lines. Most of the turning points are identified by roads and other

ground features. Earthquake fault zones are plotted on topographic maps with a scale of 1 inch equaling 2,000 feet. The zones vary in width but average about one-quarter mile wide.

F

Federal Employer Identification Number (FEIN) — the unique nine-digit number issued to each business by the Internal Revenue Service (IRS).

FEMA — Federal Emergency Management Agency.

FireLine™ Report — a report that provides information on the three critical wildfire risk factors (fuel, slope, and road access), as well as the corresponding Wildfire Hazard Score and Wildfire Hazard Assessment for the risk, to help you accurately determine its wildfire exposure. For California, the report also includes the Special Hazard Interface Area (SHIA) field, which identifies the likelihood that a risk outside, but immediately adjacent to, a high-fuel area will ignite because of its proximity to high heat and wind-borne burning embers.

FireRing™ — an ISO model that assesses the fuel hazard in an area surrounding a specific property. The FireRing model considers the fuels in three rings around the risk — at distances of 250 feet, 1,000 feet, and one-quarter mile. For each of those three rings, the system calculates a fuel score based on the percentage of the area of the ring covered by each type of fuel. The system weights the three scores so that the inner ring gets the greatest weight and the outer ring gets the least.

FloodAssist™ Report — a report that will help you determine a property's flood zone and other necessary flood data and satisfy Federal Emergency Management Agency (FEMA) requirements. FloodAssist Reports are available with or without a guarantee of accuracy.

Flood Hazard Boundary Map (FHBM) — a flood map published by FEMA for a specific community. The map indicates areas within the community that are subject to severe flooding. Such maps are the basis for requiring a community to join the National Flood Insurance Program. If a community does not join the program, it may lose federal disaster relief in the event of flooding. Each community map has an identification number that property owners must use when applying for flood insurance in that community.

Flood Insurance Rate Map (FIRM) — an insurance and floodplain-management map issued by FEMA that identifies areas of 1 percent annual chance of flood in a community. In some areas, the map also shows Base Flood Elevations and 0.2 percent annual chance floodplain boundaries and, occasionally, regulatory floodway boundaries.

Future Effective PPC™ Report — a report that provides the future Public Protection Classification (PPC) for addresses that will be experiencing a PPC change within the next three months. Future Effective Dwelling PPC is also provided, where applicable. You can order the report with a detailed PPC Report.

G

Geocoding — a process that assigns a latitude/longitude coordinate to an address. Once a latitude/longitude coordinate is assigned, the address can be displayed on a map or used in a spatial search.

Geographic information system (GIS) — a system of computer software, hardware, data, and personnel that manipulates, analyzes, and presents information tied to a spatial location.

Gross weight — the maximum allowable weight of a fully loaded vehicle, including liquids, passengers, cargo, and the tongue weight of any towed vehicle.

H

Homicide — causing the death of another person without legal justification or excuse.

I

ISO[®] — a leading source of information about risk. ISO supplies data, analysis, and decision-support services for professionals in many fields, including insurance, finance, real estate, health services, government, and human resources. ISO products help customers measure, manage, and reduce risk.

ISO Passport[®] — the electronic delivery system that gives you instant access to underwriting tools from ISO and other information providers, all through a single interface.

L

Larceny — illegal taking of property, other than an automobile, by stealth and without force and with no intention of returning that property.

Latitude/Longitude Report — a report that provides the latitude and longitude for the risk address entered.

Letter of Map Amendment (LOMA) — a document issued by FEMA to remove a property/structure from a Special Flood Hazard Area (SFHA). Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the Flood Insurance Rate Map (FIRM) may cause small areas lying at or above the floodplain to be included inadvertently within the SFHA. Also, placement of fill may raise small areas within the SFHA to an elevation at or above the floodplain. Approximately 1 percent of all addresses in FloodAssist[™] fall into this category. For such situations, the property owner or lessee may apply for a Letter of Map Amendment (LOMA) or a Letter of Map Revision (LOMR). The LOMA has no appeal period and is effective on the date sent.

Letter of Map Revision (LOMR) — a document issued by FEMA to remove a property/structure from the Special Flood Hazard Area (SFHA). The LOMR may change flood insurance risk zones, floodplain and/or floodway boundary delineations, planimetric features, and/or Base Flood Elevations (BFE). See the LOMR effective chart at http://www.fema.gov/fhm/st_lomr.shtml to determine when a LOMR becomes effective. See also “Letter of Map Amendment.”

Liquefaction — a phenomenon in which earthquake shaking or other rapid loading reduces the strength and stiffness of a soil. Liquefaction occurs in saturated soils, that is, soils in which the space between individual particles is completely filled with water. This water exerts a pressure on the soil particles, influencing how tightly the particles themselves are pressed together. Before an earthquake, the water pressure is relatively low. However, earthquake shaking can cause the water pressure to increase to the point where the soil particles can readily move with respect to each other.

LOCATION[®] — ISO’s risk-assessment tool that provides property and hazard information representing every address in the United States.

Location address — the address of the specific location insured with the insurance company. The location address can be the same as the business address for the risk. It can also be a Post Office Box address.

M

Match basis — describes the criterion used to obtain the report results provided.

Modified Mercalli Intensity (MMI) Scale — a scale of seismic intensity that measures or rates the effects of an earthquake at different sites. The Modified Mercalli Intensity Scale is commonly used in the United States by seismologists seeking information on the severity of earthquake effects.

The intensity scale differs from the Richter Magnitude Scale in that the effects of any one earthquake vary greatly from place to place, so there may be many intensity values measured from one earthquake. Each earthquake, on the other hand, should have just one magnitude, although the several methods of estimating it will yield slightly different values.

Motor Vehicle Report (MVR) — a report that provides driving-record data and information on traffic violations or accidents of both new applicants and your current policyholders.

N

National Flood Insurance Program (NFIP) — a program administered by the Federal Emergency Management Agency (FEMA) that provides flood insurance under the National Flood Insurance Act of 1968. A number of private insurers are under contract to the NFIP to administer the program. Those insurers issue the program's Standard Flood Insurance Policy, and they are reinsured by the federal government for 100 percent of any flood losses. They collect the premium, adjust the losses, and receive a percentage of the premium for commissions, taxes, and allocated loss adjustment expenses.

O

OFAC — Office of Foreign Assets Control of the U.S. Department of the Treasury.

OFAC Report — a report that identifies individuals with whom your company should not do business because of their involvement in terrorist or illegal activities. ISO offers OFAC Report services as an optional enhancement to A-PLUS™ Loss History Reports. Each time you order an A-PLUS report, the system automatically checks the insured's name against the master list of Specially Designated Nationals (SDN) and Blocked Persons published by the Office of Foreign Assets Control of the U.S. Department of the Treasury. A-PLUS will automatically notify a designated OFAC representative at your company if the system finds a match.

Order name — identifies the name of the report ordered.

P

Premium Tax Service Report (currently available in Delaware, Florida, Illinois, Kentucky, Mississippi, New York, and South Carolina) — a report that provides the appropriate premium-tax code for the risk entered. This service also identifies customers in multiple-tax zones.

Public Protection Classification (PPC™) — an ISO rating system that classifies a community's ability to suppress fires.

Public Protection Classification (PPC™) Report — a report that provides the Public Protection Classification and corresponding fire protection area for the risk entered, including supplemental information such as subscription protection areas, dwelling class, and state-specific information (where applicable), which helps to define coverage further.

R

Rape — unlawful sexual intercourse by force or without legal or actual consent. Also includes attempts to commit rape and assaults of a sexual nature.

Responding Fire Station Name — the name of the primary responding fire station recognized by ISO. The fire station must have trained firefighters, alarm and dispatch methods, fire equipment that meets the minimum requirements of ISO's Fire Suppression Rating Schedule, and must possess the ability to protect their fire equipment from weather conditions.

Retry processing — See "Stand-in processing."

Return source — a field on a report that shows whether the match is on an address level ("ADDRESS"), ZIP+4 level (ZIP4), or a ZIP Code level ("ZIP").

Risk address — the address used to match against the database.

Robbery — unlawful theft of money or property by force or threats from another person in a face-to-face encounter.

S

Sinkhole — a topographic depression formed when underlying limestone bedrock is dissolved by groundwater.

Special Flood Hazard Area (SFHA) — an area of land that would be inundated by a flood having a 1 percent chance of occurring annually (referred to as the base flood or 100-year flood). The standard constitutes a reasonable compromise balancing the need for building restrictions to minimize potential loss of life and property and the economic benefits derived from floodplain development. Development may take place within the SFHA, provided it complies with local floodplain-management ordinances, which must meet minimum federal requirements. The law requires flood insurance for all insurable structures within the SFHA to protect federally funded investments and assistance used for acquisition and/or construction purposes within communities participating in the National Flood Insurance Program. SFHAs are divided into flood zones according to boundaries established by a Flood Insurance Rate Map.

Special Hazard Interface Area — in a FireLine™ assessment, areas outside fuel areas but exposed to wind-borne embers and high heat from nearby fuels.

Split classification — a rating sometimes used in PPC™ Reports. If the database does not contain information on the location of the nearest fire hydrant (or other approved source of water), the PPC Report will display a split classification (for example 5/9). The first class applies to properties within 1,000 feet of a hydrant or other approved source of water. The second class applies to properties beyond 1,000 feet. The system can return split classifications for both the dwelling and commercial PPC codes.

Stand-in processing — an option available for certain ISO reports ensuring that, during an outage, ISO Passport® will automatically retry your request until the data source becomes available or until the end of your specified time-out period, whichever comes first; also called “retry processing”.

Statistical Placement — a technique used to assign the Public Protection Classification (PPC™) and related information for addresses not found in any of the commercial roadbases used by LOCATION®. The LOCATION database is a combination of the United States Postal Service (USPS) address database, parcel databases, and the two most comprehensive street databases in the market today. The LOCATION address files include all standardized street addresses in the USPS database. A small percentage of those addresses may not be in either database. When a street is not in either of those street databases, ISO uses a highly credible best-approximation technique (statistical placement) and gives the insured the benefit of the doubt in PPC assignment.

If multiple PPC codes might apply to the approximated street placement and there is a 30 percent or greater probability that the best of those codes might apply, then ISO will assign the best PPC code to the street. For example, if Class 6, 9, or 10 might apply, and there is a 30 percent or greater probability that Class 6 actually applies, LOCATION assigns Class 6 to the street. LOCATION determines the probability by assessing the PPC codes assigned to nearby streets that are in the street databases.

Symbol — See “Auto symbol.”

T

Territory — within a state, a geographic area used for rating insurance policies. ISO uses loss experience for the territories to calculate factors that insurers use to adjust the base premiums. The purpose is to match premiums to losses in an equitable manner.

For its lines of insurance, ISO has introduced — or is introducing — territories defined by ZIP Code. Until the process is complete, some territory definitions still rely on geographic descriptions or county and community boundaries.

U

Undisclosed Driver Report — a report that helps you identify potential vehicle operators not listed on the application for insurance.

V

Vehicle class — a method of categorizing automobiles, for example, economy, compact, midsize, or large utility.

Vehicle identification number (VIN) — a unique number assigned to each automobile used for identification. The 17-digit number is on all cars, usually found on a metal strip on the dashboard or on a sticker on the side panel of the driver door.

Vehicle Registration Report — a report that provides complete, accurate registration data, including information about previously junked, salvaged, or flooded cars.

Vehicle Series Rating (VSR) — an ISO program designed to match premiums to losses in an equitable manner. For each vehicle series (defined by such characteristics as make, model, body style, and wheelbase), ISO assigns a code called a rating symbol. ISO provides corresponding symbol factors that insurers may use in determining premiums for individual policies. A vehicle with a higher rating symbol will have a higher premium than a vehicle with a lower symbol, if all other rating variables are the same.

Initially, ISO assigns preliminary symbols based solely on the manufacturer's suggested retail price (MSRP) of a new vehicle. Then, by examining normalized loss experience, ISO makes adjustments — both upwards and downwards — to arrive at the rating symbols. Those adjustments reflect differences not covered by other rating variables, such as driver classifications, use of vehicle, and place of garaging. VSR captures differences caused by factors such as attractiveness to theft and damage. It is unlikely that a \$30,000 minivan would generate the same amount of theft losses as a \$30,000 sports car or that the vehicle damage sustained in an accident would be the same for a \$40,000 luxury car with a fiberglass-based body as for a \$40,000 sport utility vehicle. The VSR program adjusts the premiums and balances the effects in a revenue-neutral way.

W

Water Supply Type — the applicable water source (for example, hydrant, suction point, or hauled water) for a particular risk. Water supply type applies only to risks within split-class fire protection areas.

Windpool zone — coastal areas eligible for participation in state-sponsored insurance pools. Windpool and beach plan associations grant credits to insurers writing risks within specified zones.

Wind Report — a report that identifies whether the risk entered is within the windpool eligibility zone and also provides the corresponding ISO personal/commercial property territory code, the ISO Group II Zone, the distance to the nearest ocean and/or Great Lake, and the distance to the nearest body of water.

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