

## Enhanced Commercial Property Database

# Risk Score Distribution Year-End 2023

SCORE BAND	MEANING	EXISTING MORTGAGE DEFAULT SCORE Number of Records	UNDERWRITING SCORE Number of Records	INSURANCE CLAIMS RISK SCORE Number of Records
1 TO 25	VERY LOW RISK	315,292	2,373,661	2,518,209
26 TO 50	LOW RISK	799,707	5,629,179	5,802,774
51 TO 75	MODERATELY LOW RISK	577,261	2,053,778	3,083,524
76 TO 100	MID-LEVEL RISK	318,587	2,486,748	2,380,307
101 TO 200	MODERATELY HIGH RISK	348,381	2,650,963	2,456,737
201 TO 500	HIGH RISK	54,782	362,627	304,150
501+	VERY HIGH RISK	14,259	7,933	19,182
TOTALS		2,428,269	16,564,889	16,564,883