

Enhanced Commercial Property Database

Risk Score Distribution Year-End 2024

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	25,894	2,413,149	2,256,268
26 TO 50	LOW RISK	384,741	5,759,292	5,485,184
51 TO 75	MODERATELY LOW RISK	559,582	3,089,822	3,088,944
76 TO 100	MID-LEVEL RISK	493,435	2,500,002	2,570,003
101 TO 200	MODERATELY HIGH RISK	828,214	2,644,341	2,930,895
201 TO 500	HIGH RISK	183,829	353,873	427,109
501+	VERY HIGH RISK	5,468	8,209	10,279
TOTALS		2,481,163	16,768,688	16,768,682