

Enhanced Commercial Property Database

Risk Score Distribution Year-End 2021

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	287,827	2,476,644	2,609,834
26 TO 50	LOW RISK	727,437	5,272,406	5,466,975
51 TO 75	MODERATELY LOW RISK	506,991	3,073,708	3,080,187
76 TO 100	MID-LEVEL RISK	267,052	2,176,885	2,089,901
101 TO 200	MODERATELY HIGH RISK	272,505	2,344,564	2,152,311
201 TO 500	HIGH RISK	48,285	367,141	303,565
501+	VERY HIGH RISK	12,189	10,919	19,492
TOTALS		2,122,286	15,722,267	15,722,265