

Enhanced Commercial Property Database

Risk Score Distribution

December 2020

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	79,116	3,144,225	3,133,457
26 TO 50	LOW RISK	664,916	5,462,931	5,550,936
51 TO 75	MODERATELY LOW RISK	671,313	3,247,886	3,314,801
76 TO 100	MID-LEVEL RISK	391,468	1,843,227	1,847,535
101 TO 200	MODERATELY HIGH RISK	435,575	2,059,776	1,968,975
201 TO 500	HIGH RISK	78,823	438,103	372,281
501+	VERY HIGH RISK	21,427	32,799	40,960
TOTALS		2,342,638	16,228,947	16,228,945