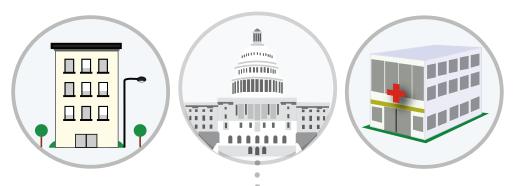
VERIFIED AND TRANSACTION RATINGS

Building owners have two Rating options to meet their needs.



All USRC Ratings have the same requirements for technical excellence

Owner chooses this rating type for:

- Due diligence transactions
- Ouick turnaround
- Economical cost





Owner chooses this rating type for:

- Higher market value
- For promotional, marketing and public display
- Detailed resilience planning

Transaction Ratings



Transaction Ratings are randomly audited to ensure consistency

Safety Damage

Recovery

Verified Ratings



Each Verified Rating is technically reviewed

Both ratings evaluate three dimensions

Up to three stars in each dimension



Transaction Rating certificates are used for real estate due diligence transactions

Up to five stars in each dimension



Verified Ratings can be displayed by owners to increase market value and long term resilience planning

US Resiliency Council (USRC)

The USRC helps communities and businesses understand the vulnerability of our built environment through the evaluation of building performance in natural and man-made disasters. Modern building codes only focus on safety, leaving recovery planning for after a disaster. The USRC Rating System delivers credible information on the expected safety, damage and recovery of the buildings in which we live and work.

A USRC Rating Provides Confidence

The USRC Rating System provides users with more reliable and useful metrics than currently available in the market, by delivering:

- Consistency Only certified engineers are able to submit applications for a USRC Rating
- Credibility Rating Submissions undergo a technical audit by certified reviewers and utilize national technical standards
- Value Users receive easy to understand and actionable information about building safety, repair cost and recovery time

The **USRC Transaction Rating** is designed to provide owners and the financial industry with a building rating that can be used for financial due diligence and real estate transaction purposes. A Transaction Rating is given one to three stars in each dimension and is subject to random technical audit to maintain credibility.

The Transaction Rating can replace what has become a discredited PML process within the financial industry, with more credible, informative metrics.

Each **USRC Verified Rating** is technically audited by the USRC, and buildings seeking the highest USRC ratings will received a detailed review. This provides corporate, institutional and government owners with a rating that can be displayed on their buildings and used for marketing purposes.

Buildings with high ratings may command higher market values and rents, and owners can use verified ratings to develop long term resilience strategies.

Comparison of PML and USRC Transaction and Verified Ratings				
FEATURES		Current Industry Practice	US RESILIENCY COUNCIL	
			TRANSACTION RATING (ENHANCED PML)	VERIFIED RATING
RATING	RATING DESIGNATION	PML (0-100%)	One to Three Stars Each Star has a specific threshold (e.g. three star < 20% damage)	One to Five Stars Each Star has a specific threshold (e.g. five star < 5% damage)
BUILDING PERFORMANCE DIMENSIONS	Safety	Often Excluded	✓	✓
	Damage	✓	✓	✓
	Recovery	Almost always Excluded	1	✓
SPECIAL FEATURES	Identifies Location of Damage	No	Yes	Yes
	Usable for Advertising & PR	No Controls	Not Allowed	✓
QUALITY CONTROL AND TRANSPARENCY	Evaluator Qualifications	Voluntary Compliance	State Licensed Engineered + Min 5 years experience + USRC Training & Certification	State Licensed Engineered + Min 5 years experience + USRC Training & Certification
	Latest ASTM Compliance	Voluntary Compliance	✓	✓
	Certification of Engineer's Qualifications	None	✓	✓
	Engineer's Stamp Required	Voluntary Compliance	✓	✓
	Third Party Technical Review	None	1 in 7 random audit	All - prior to issuance