

Commercial Property Risk Observation

Property Intelligence. Risk Insight. Clear Decisions.

SAMPLE WORK PRODUCT — FOR CAPABILITY DEMONSTRATION ONLY. The property, people and conditions below are fictional and do not describe any real site or client.

Report Information

Client	Sample Carrier — Commercial Lines Underwriting
Property	Maple Ridge Commons (fictional)
Location	Wake County, North Carolina
Property Type	Garden-style multifamily, 3 buildings, 72 units
Date of Observation	Sample date
Prepared By	Reginald S. Forte, Founder & Principal Consultant
Reference No.	LCF-SAMPLE-001

Purpose & Scope

This report documents visible property conditions and management information gathered during a limited field visit, to support underwriting and loss-control decisions.

It is observational and advisory. It is not a code inspection, engineering assessment, environmental assessment, licensed trade diagnosis or certification of any building system.

Property Profile

Occupancy / Use	Residential apartments, leasing office, laundry room, pool
Construction / Age	Wood frame on slab, brick and vinyl siding, built 1980s
Management Contact	On-site Property Manager (sample)
Site Conditions	Dry, clear weather
Areas Observed	Site, parking, building exteriors, two vacant units, laundry room, leasing office, pool area
Areas Not Accessible	Occupied units, attic spaces, roof surfaces

Executive Summary

Overall, the property presents as reasonably maintained for its age, with an engaged on-site manager and a working preventive-maintenance routine for HVAC and grounds.

Three conditions stood out and warrant follow-up: lint build-up behind commercial dryers in the shared laundry room, a trip hazard at a heaved sidewalk section near Building B, and a missing self-closing device on the pool gate.

Management described a written work-order system but could not produce dryer-vent cleaning records. None of the observed items appear to require emergency action; each has a clear, low-cost corrective path.

Management Interview Summary

Interviewee	Property Manager (sample)
Topics Discussed	Preventive maintenance, incident history, vendor controls, known deficiencies
Summary	Manager reported quarterly HVAC service, weekly grounds walks and a third-party pool vendor. One resident slip-and-fall was reported in the prior 18 months (parking lot, winter). Dryer vents are cleaned "when residents complain"; no schedule or records were available. Statements are recorded as provided and were not independently verified.

Priority Observations

Observation 01 — Laundry Room Dryer Exhaust

Location	Building A shared laundry room
Condition Observed	Visible lint accumulation behind three of six dryers and on the floor beneath exhaust connections. One foil transition duct was crushed.
Risk Relevance	Lint build-up and restricted exhaust are a recognized fire exposure in shared laundry areas.
Management Context	No cleaning schedule or vendor records available.
Recommended Next Step	Management action: clean behind units now; have a qualified vendor clean and inspect exhaust ducts and replace the crushed transition; set a written cleaning schedule.
Priority	High

Observation 02 — Sidewalk Trip Hazard

Location	Walkway between Building B and parking area
Condition Observed	One sidewalk panel raised roughly 1 inch above the adjacent panel, likely from tree-root movement. No marking present.
Risk Relevance	Elevation changes on primary walking routes are a common source of resident and visitor injury claims.
Management Context	Manager was aware; repair not yet scheduled.
Recommended Next Step	Mark the edge now; grind or replace the panel; review the tree with a qualified arborist.
Priority	Medium

Observation 03 — Pool Gate Self-Closer

Location	Pool enclosure, east gate
Condition Observed	Gate did not close or latch on its own; self-closing hinge appeared broken.
Risk Relevance	A pool gate that stays open allows unsupervised access, a significant liability exposure.
Management Context	Pool vendor services water and equipment only, not the gate.
Recommended Next Step	Management action: repair or replace the hinge and confirm the gate self-closes and latches; add the gate to weekly grounds checks.
Priority	High

Follow-Up / Next Actions

1. Dryer exhaust cleaning and duct repair, with records retained.
2. Pool gate self-closer repaired and verified.
3. Sidewalk panel marked and repaired.
4. Optional: LCF corrective-action verification visit to confirm items 1 to 3.

Limitations

Observations are limited to conditions visible and reasonably accessible at the time of the visit. Concealed conditions, inaccessible areas, system performance, code compliance, engineering adequacy and environmental conditions are outside the scope unless specifically included in the assignment. Photographs are part of every LCF report and are omitted from this sample.

Report Prepared By

Reginald S. Forte, Founder & Principal Consultant

Liaison Consulting Firm, LLC | info@iknowpeople.biz | iKnowPeople.biz

Observe. Document. Clarify. Act.