



IVIE RISK SOLUTIONS

INSURANCE INSPECTIONS

2026 RISK CONTROL ASSESSMENT

Prepared for :

Ivie Risk Solutions

Prepared for :

**Property Owner &
Management
Company**

Property Address:

**Full Property
Address**

Date of Assessment:

MM/DD/YYYY





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SITE ORIENTATION – PHOTO SNAPSHOT

The following image provides visual orientation of the site and representative conditions observed during the assessment.

 Photo 1 – Overall exterior or aerial view



📷 Photo 2 – Overall interior common area



EXECUTIVE SUMMARY

Purpose of This Assessment

This Risk Control Assessment provides a practical, consultant-style review of visible conditions that may impact safety, loss potential, and insurance readiness. The focus is on prioritization and improvement not code compliance or fault-finding. The goal is to help ownership, management, and insurance partners clearly understand what matters most, why it matters, and what actions will have the greatest impact.

Property Context (Brief Narrative)

The property is an operating wood shop manufacturing facility with active cutting, sanding, and finishing operations observed at the time of inspection. Management presence was evident, and day-to-day operations appear consistent.

Several fire and life safety deficiencies were identified, primarily related to spray booth protection, flammable liquid storage practices, electrical panel obstruction, fire extinguisher maintenance, and combustible dust accumulation. Exterior conditions including graffiti and cracked sidewalks present lower-level security and general liability exposures.

Addressing the high-priority items, particularly spray booth deficiencies, flammable storage practices, and electrical clearance will significantly reduce fire risk, improve emergency response effectiveness, and strengthen the facility's overall insurance profile.

OVERALL RISK SNAPSHOT

Overall Risk Level

High

What This Means: This overall risk level reflects the property's current risk profile based on visible conditions observed at the time of assessment. It is not a pass/fail score, but a planning tool intended to support informed decision-making and prioritization.

HIGH PRIORITY RECOMMENDATIONS

Spray Booth Missing Filters

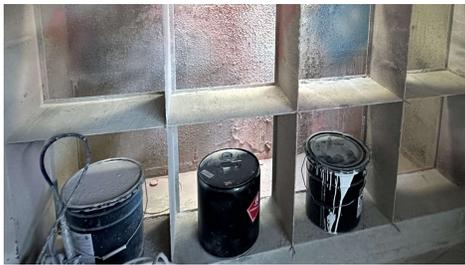
The spray booth filter banks were observed to be missing and/or heavily deteriorated at the time of inspection. The absence of properly installed and maintained filters allows vapor and overspray accumulation within the booth, significantly increasing the risk of flash fire or explosion and creating non-compliance with recognized spray booth safety standards. It is recommended that properly rated intake and exhaust filters be installed immediately and maintained in accordance with the manufacturer's specifications to ensure safe operation and reduce fire risk



Missing filters in spray booth

Flammable Materials Stored Inside Spray Booth

Paint and other flammable containers were observed stored directly inside the spray booth at the time of inspection. Storing flammable materials within the booth exposes them to potential ignition sources during spray operations, significantly increasing the likelihood and severity of a fire event. This condition is also a common underwriting concern and may negatively impact insurability if not corrected. It is recommended that all flammable and combustible materials be removed from the spray booth when not actively in use and stored in approved, properly rated flammable storage cabinets.



Flammable liquids stored inside spray booth

Flammable Storage Cabinets Not UL Rated / Improper Use

Flammable storage cabinets were observed to be unlabeled and potentially not UL-listed, with some flammable containers stored outside of approved cabinets at the time of inspection. Cabinets that are not properly rated or maintained may not provide the required fire resistance protection, increasing the risk of vapor release, ignition, and fire spread. It is recommended that all non-compliant cabinets be replaced with properly UL-listed flammable storage cabinets and that all flammable liquids be stored inside the cabinets with doors fully closed when not in active use.



Storage Cabinets Not UL Rated

Missing Automatic Extinguishing System (AES) in Spray Booth

The spray booth was observed to be operating without an automatic extinguishing system (AES) installed. Spray finishing operations involving flammable and combustible materials present a significantly elevated fire risk due to vapor generation, overspray accumulation, and potential ignition sources. The absence of an automatic suppression system increases the likelihood of uncontrolled fire growth and substantially elevates potential loss severity. This condition may also create underwriting concerns, as automatic extinguishing protection is a recognized safety standard for spray booth operations. It is recommended that a properly designed and approved automatic extinguishing system be installed in the spray booth and maintained in accordance with applicable fire protection standards and manufacturer specifications.



No Automatic Extinguishing System in Spray booth

Improper Storage of Solvent-Contaminated Rags

Solvent-contaminated rags were observed without storage in an approved lidded metal container at the time of inspection. Rags containing flammable solvents can generate heat through oxidation and may spontaneously combust if not properly contained. The absence of a self-closing, lidded metal container significantly increases the risk of fire, particularly in a woodworking and finishing environment where ignition sources are present. It is recommended that all solvent contaminated rags be stored immediately after use in approved, self-closing metal containers specifically designed for oily or solvent-soaked waste. Containers should be emptied regularly and maintained in accordance with manufacturer guidelines to reduce fire risk.



Rags improperly stored

Expired Fire Extinguisher

A fire extinguisher was observed with an expired inspection tag and has not been verified as operational. In a wood shop environment with combustible dust, active machinery, and potential ignition sources, fire extinguishers serve as critical first response protection for incipient-stage fires. An unserviced extinguisher may fail during an emergency, allowing a small fire to escalate rapidly. It is recommended that the unit be serviced or replaced immediately and that all fire extinguishers be maintained with current inspection documentation.



Fire Extinguisher Expired

Fire Extinguisher Not Properly Mounted

ABC fire extinguisher observed resting on the cabinet rather than mounted. Unmounted extinguishers may be damaged, obstructed, or inaccessible during an emergency. Mount extinguishers on approved brackets at proper height and maintain clear access.



Fire Extinguisher Not Mounted

Excessive Sawdust Accumulation

Excessive sawdust accumulation was observed throughout the production area at the time of inspection. In a wood shop environment, accumulated combustible dust significantly increases fire load and can contribute to rapid fire spread if ignited by machinery, electrical equipment,

or finishing operations. Heavy dust build-up may also indicate inadequate housekeeping and insufficient dust control measures. It is recommended that immediate housekeeping efforts be undertaken to remove accumulated sawdust from the facility and that an effective dust collection system be installed and properly maintained to capture dust at the point of generation and reduce ongoing accumulation.



Sawdust build-Up

Missing Exit Signage

An exit door was observed without an illuminated and clearly visible exit sign at the time of inspection. In a wood shop environment where combustible materials and active machinery are present, clearly marked and illuminated exit pathways are critical to ensure rapid and safe evacuation during an emergency, including fire or power failure. The absence of proper exit signage may delay egress and increase the risk of injury. It is recommended that approved, illuminated exit signage be installed above all designated exit doors and maintained in proper working condition in accordance with applicable life safety standards.



Missing exit sign in front of building

Obstructed Electrical Equipment

Electrical panels and/or disconnects were observed obstructed by equipment, containers, and stored materials at the time of inspection. Obstructed access prevents rapid power shutoff during emergencies, violates required electrical working clearance standards, and increases the risk of electrical shock and fire particularly in a wood shop environment where combustible dust and active machinery are present. It is recommended that a minimum of 36 inches of clear working space be maintained in front of all electrical panels and disconnects at all times and that all stored materials be removed immediately to ensure safe and compliant access.



Obstructed electrical

LOW PRIORITY RECOMMENDATIONS

Graffiti on Exterior Walls

Graffiti was observed on the exterior walls of the building at the time of inspection. While this condition does not present a direct fire or life safety hazard, visible vandalism can signal property neglect, attract additional trespassing or vandalism, and negatively impact the facility's overall appearance and security perception. It is recommended that the graffiti be removed promptly and that exterior lighting and general property monitoring be evaluated to help deter future occurrences.



Graffiti noted on the exterior wall (Left Side)

Cracked Municipal Sidewalk (Left Side of Building)

Cracks and uneven sections were observed in the municipal sidewalk along the left side of the building at the time of inspection. Although the sidewalk may fall under municipal jurisdiction, surface deterioration can present a trip-and-fall hazard to employees, visitors, vendors, or pedestrians and may contribute to general liability exposure. It is recommended that property management notify the appropriate municipal authority regarding the condition and document the repair request. In the interim, the area should be monitored and temporary hazard mitigation measures considered if necessary.



Cracks on the left side of the building

Operational & Risk Assessment Details

Type of operation:

Manufacturing

General Workflow Description:

Raw lumber and sheet goods are received and staged within the facility for production. Materials are cut, shaped, and machined using fixed woodworking equipment such as table saws, routers, planers, and sanders. Components then proceed through sanding and assembly operations before entering designated finishing processes, which may include staining, painting, or clear coating. Finished products are allowed to cure as required, inspected for quality control, packaged, and staged for delivery or pickup.

Areas of operation

Indoors

Primary Products Manufactured:

Fabricated and finished residential wood furniture, including bed frames, bunk beds, dressers, chests of drawers, nightstands, and related bedroom case goods.

Materials, Processes & Equipment

Materials used:

Wood/Lumber

Manufacturing processes performed

Cutting / Sawing	Sanding	Routing / Shaping
Assembly	Portable tools	Finishing / Coating

Dust or Waste Generated

Wood Dust

Production Equipment

Saws	Sanders	Hand Tools
Dust Collection System Present		No
Flammable & Combustible Liquid Storage		
Flammable or combustible materials		Yes
Are flammable or combustible liquids stored in cabinets?		No
Are the cabinets UL-listed or FM-approved?		No
Are cabinets properly labeled and maintained in good condition?		No
Are flammable or combustible liquids stored in bulk containers (e.g., 55-gallon drums or totes)?		N/A
Bulk Flammable Liquid Storage		
Approximate number of bulk containers on site		
NA		
Are bulk containers stored on approved spill containment pallets or within a designated storage area?		N/A
When flammable liquids are transferred, are containers properly bonded and grounded to prevent static discharge?		N/A

High-Hazard Operations	
Spray painting conducted on-site?	Yes
Spray painting application type:	Spray
Spray booth present?	Yes
Spray booth enclosed?	No
Filters installed and maintained?	No
Automatic extinguishing system present?	No
Explosion-proof lighting/electrical?	N/A
Overspray and residue managed appropriately?	No
Flammable storage inside booth prohibited?	No
Welding, Cutting & Hot Work	
Welding or cutting performed on-site?	No
Compressed Gas Storage	
Pressurized cylinders on site?	No

Stored upright and secured?	N/A
Empty cylinders marked and capped?	N/A
Spare cylinders secured?	N/A
Utilities & Building Systems	
Electrical panels intact with no open slots?	Yes
Hazardous electrical panels observed (Zinsco, Federal Pacific, Stab-Lok, etc.)?	No
Exposed wiring, open junction boxes, or temporary electrical connections?	No
Obstruction of electrical panels?	Yes
Water heater properly strapped/braced where required?	Yes
Clearance maintained around water heater?	Yes
Fire Protection & Life Safety	
Fire extinguishers present?	Yes
Extinguishers mounted and accessible?	No

Extinguisher inspection tag current (within 12 months)?	No
Fire sprinkler system	
Fire sprinkler system present?	No
Fire sprinkler system serviced annually?	
	N/A
High-piled storage observed that may obstruct sprinkler discharge or exceed design storage height?	
	N/A
Fire alarm system	
Fire alarm system present?	N/A
Fire alarm serviced annually?	
	N/A
Exterior Fire Exposure	
Dumpsters away from building with lids closed?	Yes
Combustible debris near structure?	
	Yes
Trees touching building?	
	No
General Liability & Housekeeping	
Exit doors unobstructed?	No
Exit signage and emergency lighting functional?	
	No

Slip/trip hazards observed?	No
Interior housekeeping satisfactory?	No
Exterior housekeeping satisfactory?	No
Oily rags stored in metal containers?	No
“No Smoking” signage posted where applicable?	Yes
Parking & Exterior Areas	
Parking areas paved and in good condition?	Yes
Adequate exterior lighting provided?	Yes
Exterior hazards observed?	No

DISCLAIMER

This Risk Control Assessment is based solely on visual observations made at the time of inspection. It does not constitute a code compliance inspection, engineering evaluation, or a guarantee of future loss prevention. Site conditions may change over time. Responsibility for implementing any corrective actions rests exclusively with property ownership and management.

While Ivie Risk Solutions' services are intended to enhance property conditions and reduce potential risks, Ivie Risk Solutions does not guarantee insurance coverage, approval, or renewal. Final insurance decisions are made solely by the respective insurance provider and may be influenced by factors beyond Ivie Risk Solutions' control, including underwriting criteria, external exposures, and policy-specific requirements.

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