



**IVIE RISK SOLUTIONS**

INSURANCE INSPECTIONS

[edward@ivierisksolutions.com](mailto:edward@ivierisksolutions.com)

(310)740-6842

# 2026 RISK CONTROL ASSESSMENT

Prepared by:  
**Ivie Risk Solutions**

Prepared for:  
**Insurance company**

Property Address:  
**Full Property Address**

Date of Assessment:  
**MM/DD/YYYY**



**[Name of property]**

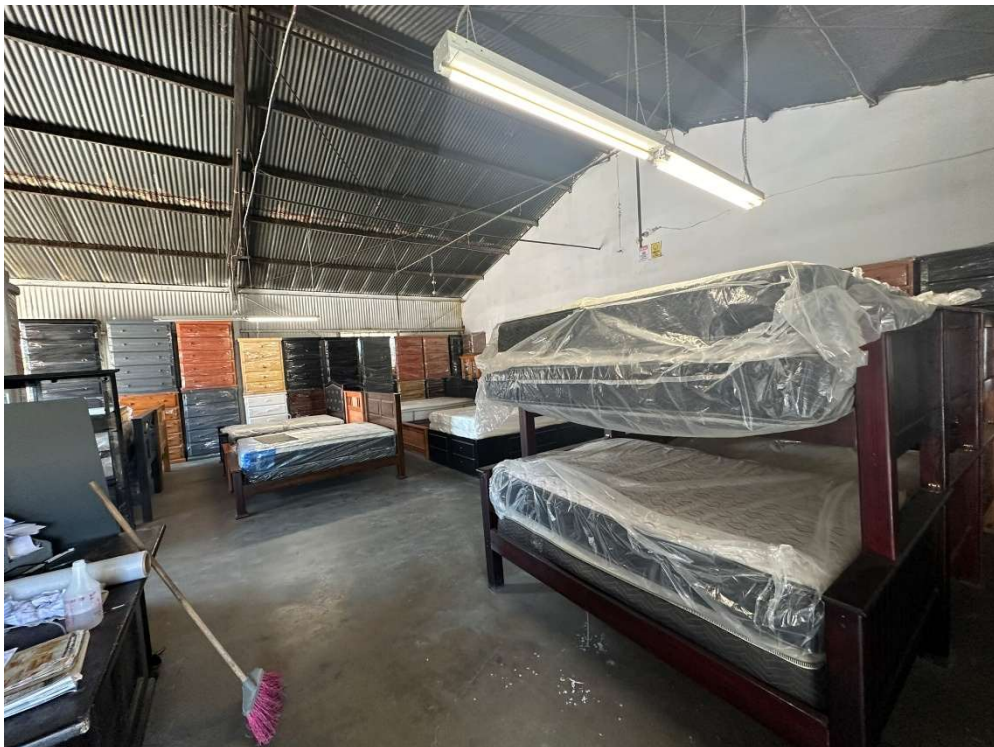
**PROPERTY OVERVIEW**



Front overview



Rear overview



Interior display area



Interior work area



# PROPERTY & INSPECTIONS DETAILS

**Insured:** [Name of insured]

**Address:** [Property address]

**Policy Number:** 1-BOP-1-20001

**Survey Number:** 10034

**Date:** 00/00/2026

**Inspector:** Edward Ivie

## EXECUTIVE SUMMARY

<b>Property type</b>	Furniture store and wood shop manufacturer
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The insured owns the subject building and leases the premises to a related entity operating as [Name of business]. The business operates as a retail furniture store with a rear wood shop used for manufacturing activities, including cutting, sanding, and finishing. The premises consist of a front showroom and a rear work area, with additional storage of finished products located toward the rear of the building. The tenant is responsible for routine maintenance. Operations were active at the time of inspection and consistent with the stated use. The owner has owned this location since 2000 and has approximately 26 years of industry experience.

The primary risk drivers at this location include active spray finishing operations conducted without an automatic fire extinguishing system, inadequate control of combustible dust within the wood shop, and improper storage and handling of flammable and combustible liquids. These conditions significantly increase the potential for ignition, rapid fire spread, and overall loss severity.

## Losses

<b>Known losses (in last 5 years)</b>	None
<b>Loss type (if applicable)</b>	NA

## OVERALL RISK SNAPSHOT

<b>Overall Risk Level</b>	High
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This overall risk level reflects the property's current risk profile based on visible conditions observed at the time of assessment.

RECOMMENDATIONS	
Recommendations #	16

## HIGH PRIORITY RECOMMENDATIONS

### Missing filters in spray booth

**Recommendation:** Install properly rated intake and exhaust filter banks in the spray booth immediately and maintain them in accordance with manufacturer specifications in compliance with National Fire Protection Association NFPA 33, International Code Council IFC Chapter 24, and Occupational Safety and Health Administration 29 CFR 1910.107. Missing or deteriorated filters allow overspray and flammable vapors to accumulate, increasing the risk of fire or explosion.



Missing filters in spray booth



Missing filters in spray booth

### Flammable liquids stored in spray booth

**Recommendation:** Remove all excess flammable and combustible liquids from the spray area and limit quantities to those necessary for immediate operations, storing all materials in approved flammable liquid cabinets when not in use, in accordance with National Fire Protection Association NFPA 33, National Fire Protection Association NFPA 30, International Code Council IFC Chapter 24, and Occupational Safety and Health Administration 29 CFR



1910.107. Storage of flammable materials within the spray area increases the risk of ignition and fire.



Flammable liquids stored in spray booth

### Improper flammable storage

**Recommendation:** Replace all non-compliant flammable liquid storage cabinets with approved, listed cabinets (e.g., UL 1275) and ensure all flammable and combustible liquids are stored within cabinets with doors kept closed when not in use, in accordance with National Fire Protection Association NFPA 30, Occupational Safety and Health Administration 29 CFR 1910.106, and International Code Council IFC Section 5704. Cabinets should be clearly labeled “Flammable – Keep Fire Away.” Unapproved or unlabeled cabinets and liquids stored outside of cabinets increase the risk of fire.



Improper flammable storage

### Missing automatic extinguishing system (AES) in spray booth

**Recommendation:** Install an approved automatic fire extinguishing system to protect the spray area in accordance with National Fire Protection Association NFPA 33, National Fire Protection Association NFPA 17 / 17A, and International Code Council IFC Chapter 24. The absence of an automatic suppression system in spray operations involving flammable and combustible materials increases the risk of uncontrolled fire growth and loss severity.



No Automatic Extinguisher System in Spray booth

### Improper storage of solvent-contaminated rags

**Recommendation:** Store all solvent-contaminated rags in approved, listed self-closing metal containers immediately after use and maintain containers in good condition, kept closed, and emptied regularly in accordance with manufacturer specifications, in accordance with National Fire Protection Association NFPA 30, National Fire Protection Association NFPA 1, and International Code Council IFC Chapter 57. Improper storage of solvent-soaked rags can lead to spontaneous combustion and increased fire risk.



Improper storage of solvent contaminated rags

### Fire extinguishers with expired tag

**Recommendation:** Service all fire extinguishers immediately and maintain current inspection tags and documentation in accordance with National Fire Protection Association NFPA 10 and International Code Council IFC Section 906. Fire extinguishers should be inspected monthly and serviced annually by a qualified provider to ensure they remain in operable condition. In a wood shop environment with combustible dust and active machinery, an unserviced extinguisher may fail during an emergency, increasing the risk of fire escalation.



Fire extinguisher expired tag

### Fire extinguisher not mounted

**Recommendation:** Mount all fire extinguishers on approved brackets or in listed cabinets at the proper height and location in accordance with National Fire Protection Association NFPA 10 and International Code Council IFC Section 906. Ensure units are securely mounted, readily visible, and have unobstructed access at all times. One fire extinguisher was observed resting on top of a flammable storage cabinet in the rear area of the building, which may result in damage, obstruction, or delayed access during an emergency.



Fire extinguisher not mounted

### Excessive sawdust accumulation

**Recommendation:** Implement immediate housekeeping to remove accumulated sawdust and maintain the facility free of excessive combustible dust, and install and maintain an effective dust collection system at the point of generation in accordance with National Fire Protection Association NFPA 1, International Code Council IFC Chapter 22, and National Fire Protection Association NFPA 664. Establish and enforce a regular daily cleaning schedule to prevent accumulation. Combustible dust significantly increases fire load and can contribute to rapid fire spread or deflagration if ignited.



Sawdust in work area



Sawdust in work area

### Missing exit signage

**Recommendation:** Install approved, illuminated exit signage at all designated exit doors and along the path of egress where exits are not readily visible, and maintain exit access pathways clear and unobstructed at all times, in accordance with National Fire Protection Association NFPA 101, International Code Council IFC Section 1013, and International Code Council IFC Section 1031. Clearly marked and unobstructed exits are critical to ensure safe and rapid evacuation during an emergency.



No exit sign (Front)



No exit sign (Rear)

### Obstructed electrical equipment

**Recommendation:** Maintain a minimum of 36 inches of clear working space in front of all electrical panels and disconnects and remove all stored materials or obstructions immediately, in accordance with National Fire Protection Association NFPA 70 (NEC) Article 110.26 and International Code Council IFC Section 604.3. Electrical equipment must remain accessible at all times to allow for safe operation, maintenance, and emergency shutoff.



Obstructed electric panel

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### Inadequate heater clearance

**Recommendation:** Maintain proper clearance between the suspended heater and all combustible materials and remove or relocate stored items as needed to meet manufacturer-recommended clearances, in accordance with National Fire Protection Association NFPA 54 and International Code Council IFC Section 603. Combustible storage near heat-producing equipment increases the risk of ignition and rapid fire spread.



Heater clearance

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### Improper spray booth enclosure / openings at ceiling

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**Recommendation:** Modify the spray operation to function as either a fully enclosed, compliant spray booth or an approved spray area with adequate ventilation and containment, and seal openings as necessary to prevent the escape of vapors and overspray into the building, in accordance with National Fire Protection Association NFPA 33 and International Code Council IFC Chapter 24. Open or unsealed conditions may allow flammable vapors to migrate, increasing the risk of fire.



Spray Booth Ceiling Openings

## MEDIUM PRIORITY RECOMMENDATIONS

### Deterioration of roof structure (Rust/Corrosion)

**Recommendation:** Repair and maintain corroded roof panels and structural components to prevent further deterioration and moisture intrusion, in accordance with International Code Council IPMC Section 304 and applicable local building codes. Corrosion may indicate prolonged moisture exposure and can lead to structural degradation if not addressed.



Roof Rust / Corrosion

### Missing no smoking signage



**Recommendation:** Prohibit smoking in all areas where flammable or combustible materials are used, stored, or handled, and post clearly visible “No Smoking” signage throughout the facility in accordance with National Fire Protection Association NFPA 1 and International Code Council IFC Section 310. Designate smoking areas, if permitted, at a safe distance from the building and hazardous operations. Smoking materials are a potential ignition source and may ignite flammable vapors or combustible dust.

## LOW PRIORITY RECOMMENDATIONS

### Graffiti on exterior walls

**Recommendation:** Remove graffiti from exterior walls and maintain the property in good condition in accordance with applicable local municipal ordinances. Visible vandalism may attract additional trespassing or property damage. Maintain exterior lighting and monitoring to help deter future occurrences.



Graffiti on left side



Graffiti in rear

### Cracked sidewalk

**Recommendation:** Notify the appropriate municipal authority of the cracked and uneven sidewalk conditions on the left side of the building and document the repair request, and implement temporary hazard mitigation measures as needed, in accordance with International Code Council IPC Section 302.3 and applicable local municipal ordinances. Deteriorated walking surfaces present a trip-and-fall hazard and potential liability exposure.



Cracked sidewalk on left side

## RISK ASSESSMENT QUESTIONNAIRE

### Operations

Type of operation	Furniture store and manufacturing
Name of contact and title	[Name of contact and title]
Years in business	26
Years at location	26
Areas of operation	Both indoors and outdoors
Hours of operation	Mon – Fri 8:00am – 5:00pm
Primary products manufactured	Wood furniture

### Materials, Processes & Equipment

Materials used	Wood/Lumber
Manufacturing processes performed	Cutting/ Sawing, Sanding, Routing/ Shaping, Assembly, Portable tools
Dust or waste generated	Wood Dust
Production equipment	Saws, Hand tools



Dust accumulation is controlled and regularly cleaned	No
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### Flammable & Combustible Liquid Storage

Any flammable liquids	Yes
Are flammable or combustible liquids 10 Gal or more stored in cabinets?	No
Are the cabinets UL-listed or FM-approved?	No
Are cabinets properly labeled and maintained in good condition?	No

### Bulk Flammable Liquid Storage

Are flammable or combustible liquids stored in bulk containers (e.g., 55-gallon drums or totes)?	N/A
Approximate number of bulk containers on site	N/A
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 & Finishing Operations

Spray painting conducted on-site	Yes
Spray booth present	Yes
Spray booth enclosed	No



<b>Filters installed and maintained</b>	No
<b>Automatic extinguishing system present</b>	No
<b>Explosion-proof lighting/electrical</b>	No
<b>Overspray and residue are properly controlled and do not accumulate</b>	No
<b>Flammable liquids are stored inside the spray booth</b>	Yes

<b>Welding, Cutting &amp; Hot Work</b>	
<b>Welding or cutting performed on-site?</b>	No
<b>Type of welding or cutting performed</b>	N/A
<b>Hoses, cables, and grounding in good condition?</b>	N/A
<b>Hot work controls in place?</b>	N/A

<b>Compressed Gas Storage</b>	
<b>Pressurized cylinders on site?</b>	No
<b>Stored upright and secured?</b>	N/A
<b>Empty cylinders marked and capped?</b>	N/A
<b>Spare cylinders secured?</b>	N/A

## **Building Systems / Construction / Utilities**

<b>Building Systems &amp; Utilities</b>	
<b>Age of roof (s)</b>	35
<b>Roof updated</b>	None



<b>Electrical updated</b>	Electrical was last updated in 2000 including all new main and sub panels in the building.
<b>Plumbing updated</b>	None
<b>Heating updated</b>	Heater was last updated in 2000.
<b>Air conditioning updated</b>	NA
<b>HVAC maintenance schedule and servicing frequency</b>	None
<b>Boiler updated</b>	N/A
<b>Boiler maintenance scheduled and servicing frequency</b>	N/A
<b>Hazardous electrical panels (Zinsco, FPE, etc.) are present</b>	No
<b>Electrical panels intact with no open slots?</b>	No
<b>Exposed wiring or open junction boxes observed?</b>	No
<b>Electrical panels have proper 36-inch clearance and are unobstructed?</b>	No
<b>Water heater properly strapped/braced where required?</b>	N/A
<b>Clearance maintained around water heater?</b>	N/A
<b>Utility type</b>	Gas

<b>Construction</b>	
<b>Building Age</b>	76
<b>Construction type</b>	Steel - Noncombustible (ISO Class 3)
<b>Foundation type</b>	Slab
<b>Roof covering type</b>	Metal
<b>Number of stories</b>	1



## Protection

### Fire Protection

Fire extinguishers present?	Yes
Extinguishers mounted and accessible?	No
Extinguisher inspection tag current (within 12 months)?	No
Fire Department type	Paid
Distance to Fire Department	1 mile
Responding Fire Department	Los Angeles Fire Dept. Station 64

### 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

## Life Safety

### General Liability & Housekeeping



Exit doors unobstructed?	Yes
Exit signage and emergency lighting functional?	No
Slip/trip hazards observed?	No
Interior housekeeping satisfactory?	No
Exterior housekeeping satisfactory?	Yes
Oily rags stored in metal containers?	No
“No Smoking” signage posted where applicable?	No
Trees touching building?	No
Dumpsters away from building with lids closed?	Yes
Combustible debris is not present near the structure?	No

Parking & Exterior Areas	
Parking areas paved and in good condition?	Yes
Adequate exterior lighting provided?	Yes
Exterior hazards observed?	No


## External Exposures

External Exposures	
Type of neighborhood	Commercial/Residential
Neighborhood trend	Stable
Transient exposure	No
Amount of crime, vandalism, etc.	The property is located in an area with elevated property crime, including vandalism, theft, and graffiti. These conditions increase the risk of trespassing



	and property damage. Maintaining the property, promptly removing graffiti, and maintaining existing exterior lighting and monitoring are recommended to help deter future incidents.
Police patrol	Regular
Brush or wild grass	None

Surrounding Exposures Within <100'	
North	21ft, 1 story, frame stucco, house
South	83ft, 1 story, frame stucco, industrial building
East	7ft, 1 story, frame stucco, church
West	48ft, 1 story, frame stucco/ metal, warehouse manufacturer

Additional Photos	
Electrical panel	



**Electric panel label (Siemens brand)**



**Additional storage area**



## Aerial view





## DISCLAIMER

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

Ivie Risk Solutions provides risk insights and recommendations to help improve property conditions; however, we do not guarantee insurance coverage, approval, or renewal. All insurance decisions are made solely by the carrier and may be influenced by factors beyond our control. No express or implied warranties are provided regarding the outcome of any insurance or risk-related decision.