



Direct Business Connections, Inc. (DBC) services the Hawaii Insurance Bureau, Inc. (HIB) through an administrative service agreement which provides loss cost inspection services for HIB member insurance carriers in the State of Hawaii. Your current or prospective insurance company has requested an inspection of your business premises for a fire Insurance policy we also visited to update our information. We also visit sites to update our information. If you have any questions or concerns about this inspection, please feel free to contact DBC at the number listed above or contact your insurance agent.

Here is what to expect during our inspection process:

1. DBC inspectors will call the designated contact person provided by the insurance carrier to set up an inspection date, unless we are simply updating our information.
2. DBC inspectors are issued identification badges with the following features:
 - a color DBC logo like the one at the top of this letter
 - the name and a color photo of the field inspector
 - the back of the ID will have our mailing address
3. DBC inspectors may take exterior photos of the business property.
4. **Building Owners:** The inspector will check the visible construction features such as, but not limited to: foundation, exterior wall construction, flooring & roofing, sprinkler systems (including fire pumps) and other fire suppression systems. Occupancy information is also obtained including types of businesses and square footage for each commercial tenant.

For larger buildings, the inspector may ask for the following:

- A list of the commercial tenants by name, space designation and square footage
 - Square footage estimate of the entire building and/or parking area under roof, if applicable
 - Dates of last testing for the fire pump & sprinkler system, if applicable.
5. **Building Tenants:** It is still necessary to inspect the entire building where the tenant is located since all of the factors listed above could affect a tenant's operation in the event of a fire. The inspector will also look at any adjoining tenants, if applicable.
 6. Physical measurements are taken for each building, including common areas and each tenant space.
 7. DBC inspectors will never request money for inspection services.
 8. DBC inspectors will never recommend contractors or repair companies.
 9. No recommendations are made as to property loss prevention or life safety.

Thank you for your time and cooperation.

Direct Business Connections, Inc.

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