Velocity Risk

Quick Tip Sheet
Commercial Construction Types

The construction of the building is an important factor in determining the correct rate for the risk. In fact, incorrectly identifying the proper construction type can significantly impact the rate. The 6 most common construction types are:

Frame

Buildings with exterior walls, floors, and/or roofs made of combustible materials. Frame buildings generally have roofs, floors, interior walls and supports of combustible materials (usually wood). Masonry Veneer (brick veneer) and Metal Clad are variations that are also considered frame construction.

Advantages: Easy to erect and alter; economical, versatile

Disadvantages: Increased fire risk that spreads rapidly and increase likelihood of a severe loss.



Joisted Masonry

Buildings with exterior walls of masonry or fire-resistive construction rated for at least 1 hour and with combustible floors and roofs. Joisted Masonry exterior walls may be brick, concrete, gypsum block, hollow concrete blocks, tile, or stone.

Advantages: Harder to ignite, slower to burn

Disadvantages: Floors and roofs are combustible increasing fire risk.



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Noncombustible

Buildings with exterior walls, floors, and/or roofs made of noncombustible or slow-burning materials. Noncombustible buildings have exterior walls and supports made of metal, asbestos, gypsum, or other slow-burning materials.

Light Metal Frame is a variation that is also considered noncombustible and uses cold-formed steel framing vs other noncombustible materials.

Advantages: Easy to erect, economical to build, uses materials that do not easily burn.

Disadvantages: Contain steel, which loses integrity at high temperatures, highly damageable, unstable under fire conditions.

Masonry Noncombustible

Buildings with exterior walls of masonry - 4 inches thick or more or fire-resistive construction with a fire resistance rating at least 1 hour, and noncombustible or slow-burning floors and roofs.

Advantages: Floors and roof are supported by superior exterior materials that provide more stability and less likely to collapse in a fire.

Disadvantages: Contain steel for interior floors and roof, which loses integrity at high temperatures, damageable, and unstable under fire conditions.

Modified Fire Resistive

Buildings with exterior walls of masonry - 4 inches thick or more or fire-resistive materials with a fire resistance rating of at least 1 hour but less than 2 hours. Exterior & load bearing walls must be of noncombustible materials of masonry, but exterior non-bearing walls and wall panels may be slow-burning combustible or no-fire resistance rating. Modified fire-resistive buildings also include structural steel protection techniques - fire protection material applied to steel. Materials include: concrete, plaster, clay tile, brick or other masonry, gypsum block or wallboard, matic coatings, mineral and fiberboard, mineral wool.

Advantages: Uses noncombustible and fire-resistive materials, increased height and area.

Disadvantages: Expensive to construct and repair.

Fire Resistive

Buildings with exterior walls, floors, and roof of solid masonry including reinforced concrete - 4 inches thick or more or fire-resistive materials with a fire resistance rating of at least 2 hours. Exterior walls and load bearing portions of exterior walls must be on noncombustible materials or of masonry, but exterior non-bearing walls and wall panels may be slow burning, combustible or with no fire rating.

Advantages: Uses noncombustible and fire-resistive materials, increased height and area.

Disadvantages: Expensive to construct and repair.

Source: verisk.com