

COPY: KEN KUENCER



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December 31, 2004

Lewis McConnell, Chief Official
Aspendell VFD
181 Columbine Dr.
Bishop, CA 93514

RE: Public Protection Classification Results
Aspendell VFD, Inyo County, CA

Dear Mr. McConnell:

We wish to thank you and the other community officials for your cooperation during our recent Public Protection Classification (PPC) survey. ISO is the leading supplier of statistical, underwriting, and actuarial information for the property/casualty insurance industry. Most insurers use the PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties.

ISO has completed its analysis of the structure fire suppression delivery system provided in your community. We would like to report that the resulting classification is a Class 6/9. Congratulations on your commitment to serve the needs of your community's property owners and residents.

ISO will advise its subscribing insurers of this classification change within the next 30-days and assign an effective date of February 1, 2005. This date allows insurers the necessary lead time to incorporate the Public Protection Classification change into their policy rating systems.

If you would like to know how your community's classification could improve, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call us at the phone number listed below.

The PPC program is not intended to analyze all aspects of a comprehensive structure fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making recommendations about loss prevention or life safety.

If you have any questions about your classification, please let us know.

Very truly yours,

Public Protection Classification Dept.

Public Protection Classification Dept. *AK*
(800) 930-1677 Ext. 6209

cc: Ken Kuencer, Fire Chief
Lewis McConnell, President

Grading Sheet For: Aspendell VFD, California
 Inyo County
 Public Protection Class: 6 / 9 Surveyed: August, 2004

<u>Feature</u>	<u>Credit Assigned</u>	<u>Maximum Credit</u>
Receiving and Handling Fire Alarms	6.40%	10.00%
Fire Department	21.17%	50.00%
Water Supply	14.29%	40.00%
*Divergence	-1.32%	
Total Credit	40.54%	100.00%

The Public Protection Class is based on the total percentage credit as follows:

<u>Class</u>	<u>%</u>
1	90.00 or more
2	80.00 to 89.99
3	70.00 to 79.99
4	60.00 to 69.99
5	50.00 to 59.99
6	40.00 to 49.99
7	30.00 to 39.99
8	20.00 to 29.99
9	10.00 to 19.99
10	0 to 9.99

*Divergence is a reduction in credit to reflect a difference in the relative credits for Fire Department and Water Supply.

The above classification has been developed for use in property insurance premium calculations.

INSURANCE SERVICES OFFICE, INC. HYDRANT FLOW DATA SUMMARY

City ASPENDELL VFD

County INYO

State CA

CA

Witnessed by Insurance Services Office, Inc.

Date

August 31, 2004

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM ($Q = C \cdot K \cdot P^{0.55}$)		PRESSURE PSI		FLOW - AT 20 PSI $Q_{20} = Q_r \cdot (Q_r^{0.55} / P_r^{0.55})$		REMARKS***
				INDIVIDUAL HYDRANTS	TOTAL	STATIC	RESID.	NEEDED**	AVAIL.	
1	RES	COLUMBINE RD & CATARACT RD	Main	500	500	47	12	1250	450	** (396)
2	RES	HWY 168 N OF COLUMBINE RD	Main	500	500	62	12	1250	450	** (396)
3	RES	BROOKS LN & WHITE PINE LN	Main	530	530	47	13	1250	450	** (396)
† Available facilities limit flow to 396 gpm plus consumption for the needed duration of 2 hours.										

THE ABOVE LISTED NEEDED FIRE FLOWS ARE FOR PROPERTY INSURANCE PREMIUM CALCULATIONS ONLY AND ARE NOT INTENDED TO PREDICT THE MAXIMUM AMOUNT OF WATER REQUIRED FOR A LARGE SCALE FIRE CONDITION. THE AVAILABLE FLOWS ONLY INDICATE THE CONDITIONS THAT EXISTED AT THE TIME AND AT THE LOCATION WHERE TESTS WERE WITNESSED.

*Comm = Commercial; Res = Residential.

**Needed is the rate of flow for a specific duration for a full credit condition. Needed Fire Flows greater than 3,500 gpm are not considered in determining the classification of the city when using the Fire Suppression Rating Schedule.

INSURANCE SERVICES OFFICE, INC.

CLASSIFICATION DETAILS

Graded Area: Aspendell VFD

County: Inyo

State: California

Date Surveyed: August, 2004

Total Credit: 40.54 Class: 6 / 9 Pop.: 50

RECEIVING AND HANDLING FIRE ALARMS

This section of the Fire Suppression Rating Schedule reviews the facilities provided for the general public to report fires, and for the operator on duty at the communication center to dispatch fire department companies to the fires.

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
1. Credit for Telephone Service (Item 414)		
This item reviews the facilities provided for the public to report fires, including the listing of fire and business numbers in the telephone directory.	1.90	2.00
2. Credit for Operators (Item 422)		
This item reviews the number of operators on-duty at the communication center to handle fire calls.	3.00	3.00
3. Credit for Dispatch Circuits (Item 432)		
This item reviews the dispatch circuit facilities used to transmit alarms to fire department members.	1.50	5.00
4. Total Credit for Receiving and Handling Fire Alarms:	6.40	10.00
Relative Classification for Receiving and Handling Fire Alarms:	4	

CLASSIFICATION DETAILS

Graded Area: Aspendell VFD

County: Inyo

State: California

Date Surveyed: August, 2004 Total Credit: 40.54 Class: 6 / 9 Pop.: 50

FIRE DEPARTMENT

This section of the Fire Suppression Rating Schedule reviews the engine and ladder-service companies, equipment carried, response to fires, training and available fire fighters.

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
1. Credit for Engine Companies (Item 513)		
This item reviews the number of engine companies and the hose equipment carried.	6.81	10.00
2. Credit for Reserve Pumpers (Item 523)		
This item reviews the number of reserve pumpers, their pump capacity and the hose equipment carried on each.	0.28	1.00
3. Credit for Pump Capacity (Item 532)		
This item reviews the total available pump capacity.	5.00	5.00
4. Credit for Ladder-Service Companies (Item 549)		
This item reviews the number of ladder and service companies and the equipment carried.	0.64	5.00
5. Credit for Reserve Ladder-Service Companies (Item 553)		
This item reviews the number of reserve ladder and service trucks, and the equipment carried.	0.07	1.00

CLASSIFICATION DETAILS

Graded Area: Aspendell VFD

County: Inyo

State: California

Date Surveyed: August, 2004

Total Credit: 40.54 Class: 6 / 9 Pop.: 50

WATER SUPPLY

This section of the Fire Suppression Rating Schedule reviews the water supply system that is available for fire suppression in the city.

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
1. Credit for the Water System (Item 616)		
This item reviews the supply works, the main capacity and hydrant distribution.	11.09	35.00
2. Credit for Hydrants (Item 621)		
This item reviews the type of hydrants, and method of installation.	0.50	2.00
3. Credit for Inspection and Condition of Hydrants (Item 631)		
This item reviews the frequency of inspections of hydrants and their condition	2.70	3.00
4. Total Credit for Water Supply:	14.29	40.00
Relative Classification for Water Supply:	7	

CLASSIFICATION DETAILS

Graded Area: Aspendell VFD
 County: Inyo State: California
 Date Surveyed: August, 2004 Total Credit: 40.54 Class: 6 / 9 Pop.: 50

FIRE DEPARTMENT
 (continued)

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
6. Credit for Distribution (Item 561)		
This item reviews the percent of the built-upon area of the city which has an adequately-equipped, responding first-due engine company within 1.5 miles and an adequately-equipped, responding ladder-service company within 2.5 miles.	2.05	4.00
7. Credit for Company Personnel (Item 571)		
This item reviews the average number of equivalent fire fighters and company officers on duty with existing companies.	5.33	15.00+
8. Credit for Training (Item 581)		
This item reviews the training facilities and their use.	0.99	9.00
9. Total Credit for Fire Department:	21.17	50.00+
Relative Classification for Fire Department:	6	

+ This indicates that credit for company personnel is open-ended, with no maximum credit for this item.

PUBLIC PROTECTION CLASSIFICATION**IMPROVEMENT STATEMENTS****FOR****Aspendell VFD****Inyo County, California****Prepared by****INSURANCE SERVICES OFFICE, INC.**

111 North Canal St., Ste 950, Chicago, IL 60606

312-930-0070 FAX 800-711-6431

The following statements are based upon the criteria contained in our Fire Suppression Rating Schedule and upon conditions in Aspendell VFD, California during August, 2004. They indicate the performance needed to receive full credit for the specific item in the Schedule, and the quantity you have provided. Partial improvement will result in receiving a partial increase in the credit. These statements relate only to the fire insurance classification of your fire district. They are not for property loss prevention or life safety purposes and no life safety or property loss prevention recommendations are made.

RECEIVING AND HANDLING FIRE ALARMS**Credit For Telephone Service (Item 414).**

Actual = 1.90%; Maximum = 2.00%

For maximum credit in the Schedule, both the number to report a fire and the fire department business number should be listed under "Fire Department" in the white pages directory (or government section of the white pages). Your fire number is not listed and your business number is not listed under "Fire Department".

Credit For Dispatch Circuits (Item 432).

Actual = 1.50%; Maximum = 5.00%

For maximum credit in the Schedule, the primary alarm dispatch circuit should be monitored for integrity in accordance with National Fire Protection Association Standard, 1221.

Total credit for Receiving and Handling Fire Alarms (Item 440)

Actual = 6.40%; Maximum = 10.00%

FIRE DEPARTMENT

Credit For Engine Companies (Item 513).

Actual = 6.81%; Maximum = 10.00%

For maximum credit in the Schedule, 2 engine companies are needed in your fire district.
These are calculated as follows:

2 for the Basic Fire Flow of 1250 gpm.

You have 2 engine companies in service.
These are calculated as follows:

81 percent for Engine 3 because of insufficient equipment.
Additionally Engine 3 is lacking: an adequate hose testing program, an adequate pump testing program.

55 percent for Engine 1 because of insufficient equipment.
Additionally Engine 1 is lacking: an adequate hose testing program, an adequate pump testing program.

Credit For Ladder And Service Companies (Item 549).

Actual = 0.64%; Maximum = 5.00%

For maximum credit in the Schedule, 1 service company is needed in your fire district.

This is calculated as follows:

1 service company due to method of operation.

You have 1 service company
This is calculated as follows:

12 percent for Service 3 because of insufficient equipment.

Credit For Reserve Ladder And Service Companies (Item 553).

Actual = 0.07%; Maximum = 1.00%

For maximum credit in the Schedule, 1 fully-equipped reserve service truck is needed.
You have 1 reserve service truck.
This is calculated as follows:

7 percent for Service 1 because of insufficient equipment.

Credit For Distribution (Item 561).

Actual = 2.05%; Maximum = 4.00%

For maximum credit in the Schedule, all sections of the fire district with hydrant protection should be within 1½ miles of a fully-equipped engine company and 2½ miles of a fully-equipped ladder, service, engine-ladder or engine-service company. The distance to be measured along all-weather roads.

Credit For Company Personnel (Item 571).

Actual = 5.33%; Maximum = 15.00%

An increase in the average response of fire department members by one person will increase the fire department credit by 0.37.

Credit For Training (Item 581).

Actual = 0.99%; Maximum = 9.00%

For maximum credit in the Schedule, the training program should be improved. You received 11 percent credit for the current training program and the use of facilities.

For maximum credit in the Schedule, pre-fire planning inspections of each commercial, industrial, institutional and other similar-type building should be made twice a year by company members. Records of the inspections should include complete and up-to-date notes and sketches.

For maximum credit in the Schedule, complete records should be kept of all training.

Total credit for Fire Department (Item 590)

Actual = 21.17%; Maximum = 50.00%

WATER SUPPLY**Credit For Supply System (Item 616).**

Actual = 11.09%; Maximum = 35.00%

For maximum credit in the Schedule, the needed fire flows should be available at each location in the fire district. Needed fire flows of 2500 gpm and less should be available for 2 hours, 3000 and 3500 gpm for 3 hours and all others for 4 hours. See the attached table for an evaluation of fire flow tests made at representative locations in your fire district.

All AWWA standard hydrants within 1000 feet of a building, measured as hose can be laid by apparatus, are credited; 1000 gpm for hydrants within 300 feet; 670 gpm for 301 to 600 feet; and 250 gpm for 601 to 1000 feet. Credit is reduced when hydrants lack a pumper outlet, and is further reduced when they have only a single 2½-inch outlet.

Credit For Hydrants (Item 621).

Actual = 0.50%; Maximum = 2.00%

For maximum credit in the Schedule, all hydrants should: have a pumper outlet, have a 6-inch or larger branch connection.

Credit For Inspection and Condition of Hydrants (Item 631).

Actual = 2.70%; Maximum = 3.00%

For maximum credit in the Schedule, all hydrants should be inspected twice a year, the inspection should include operation and a test at domestic pressure. Records should be kept of the inspections. Hydrants should be conspicuous, well located for use by a pumper, and in good condition.

Total credit for Water Supply (Item 640)

Actual = 14.29%; Maximum = 40.00%

FIRE FLOW TESTS

Aspendell VFD, California

Tests witnessed on August 31, 2004

Test No.	Needed Fire Flow† gpm	Limited By Supply Works, gpm	Limited by Distribution Mains (flow tests), gpm	Limited By Hydrant Spacing, gpm
1	1250	396	450	
2	1250	396	450	
3	1250	396	450	

† Needed fire flows exceeding 3500 gpm are not considered in Item 616 (CSS) Credit for System Supply