

Bristol Town Administrator

From: Bristol Fire Department <bristolfiredepartment@gmail.com>
Sent: Tuesday, May 12, 2020 11:55 AM
To: Eric Forand; Kevin LaRose; Amos A. Martin; Matt L. Lathrop; Adrian Ludka; James Hockett; Jarrett S. Kimball; James Robideau
Cc: Bristol Town Administrator; Ian Albinson (ianalbinson+sb@gmail.com)
Subject: Fwd: ISO – PPC Correspondence
Attachments: CMCI Community Report.pdf; Bristol-34884-Flow Data Summary-2019.pdf; Bristol-34884-PPC Announcement Letter-2019.pdf

B.F.D. Officers:

I want to share some good news with my fellow officers before I pass it along to the entire department. This morning we received the Town's Public Protection Classification (PPC) Summary Report resulting from our Fall 2019 PPC review. ISO concluded its review (occurs every 6 years) of the fire suppression features being provided for Bristol and as a result the community classification has improved from 5/5X to a 4/4Y. This is GOOD NEWS and exactly what we were hoping for. This improvement in our PPC should have a positive impact on property owners insurance premiums.

This success is a direct result of your efforts and the improvements this Department has made over the past six years. Each of you have contributed to this success and we should take a moment to celebrate this WIN for the Town.

I am very fortunate to work along side some incredibly dedicated people who always put the Team first. Bristol is a safer place because you choose everyday to uphold our core values.

Respectfully,

Brett LaRose, Chief
Bristol Fire Department

----- Forwarded message -----

From: **Jermyn, Janet** <Janet.Jermyn@verisk.com>
Date: Tue, May 12, 2020 at 8:17 AM
Subject: ISO – PPC Correspondence
To: bristolfiredepartment@gmail.com <bristolfiredepartment@gmail.com>

You are receiving this email and attachment(s) as part of ISO's ongoing effort to accurately classify your community under the Fire Suppression Rating Schedule (FSRS) program. Please review the attached correspondence. Should you have any questions, please contact the person(s) listed in the attached correspondence or contact the ISO National Processing Center at 1-800-444-4554, Option 2.

Regards,

**PPC Notification Team
Insurance Services Office**

Phone: +1.800.444.4884 |



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Mt. Laurel, NJ 08054-5404

t1.800.444.4554 Opt.2
f1.800.777.3929

April 27, 2020

Mrs. VALERIE CAPELS, Administrator
Bristol
1 SOUTH STREET
PO BOX 249
BRISTOL, Vermont, 05443

RE: Bristol, Addison County, Vermont
Public Protection Classification: 04/4Y
Effective Date: August 01, 2020

Dear Mrs. VALERIE CAPELS,

We wish to thank you and Mr. BRETT LAROSE for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above.

If you would like to know more about your community's PPC classification, 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.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverage's to offer or prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategy.

Through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in the revised classifications. We based the differing fire loss experience on the fire suppression capabilities of each community. The new classifications will improve the predictive value for insurers while benefiting both commercial and residential property owners. We've published the new classifications as "X" and "Y" — formerly the "9" and "8B" portion of the split classification, respectively. For example:

- A community currently graded as a split 6/9 classification will now be a split 6/6X classification; with the "6X" denoting what was formerly classified as "9."
- Similarly, a community currently graded as a split 6/8B classification will now be a split 6/6Y classification, the "6Y" denoting what was formerly classified as "8B."

- Communities graded with single “9” or “8B” classifications will remain intact.
- Properties over 5 road miles from a recognized fire station would receive a class 10.

PPC is important to communities and fire departments as well. Communities whose PPC improves may get lower insurance prices. PPC also provides fire departments with a valuable benchmark, and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression Rating Schedule.

The classification is a direct result of the information gathered, and is dependent on the resource levels devoted to fire protection in existence at the time of survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please call us at 1-800-444-4554, option 2 to expedite the update activity.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

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

Sincerely,

Alex Shubert

Alex Shubert

Manager -National Processing Center

cc: Mr. JOEL BOUVIER, Board Chairman, BRISTOL, ADDISON
Mr. CYRUS MARSANO, Superintendent, Bristol Water District
Mr. James Mack, Director, Shelburn Police Department
Mr. BRETT LAROSE, Chief, Bristol Fire Department