



4 B EVES DRIVE SUITE 200 MARLTON, NJ 08053
TEL: (856) 985-5600 FAX: (856) 985-6464

February 2, 2007

Mr. Gene Panozzo, Chairman
Board of Fire Commissioners
Spring Hill Fire Rescue
3445 Bob Hartung Court
Spring Hill, FL 34606

RE: Public Protection Classification Results
Spring Hill FD, Hernando County, FL

Dear Chairman Panozzo:

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 3. This classification number applies to all properties in the classified area with a needed fire flow of 3,500 gpm or less. The private and public protection at properties in the jurisdiction with larger fire flows is individually evaluated and may vary from the jurisdiction classification. 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 June 1, 2007. This date allows insurers the necessary lead time to incorporate the Public Protection Classification change into their policy rating systems.

Enclosed is a summary of the ISO analysis of your fire suppression services. 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.

Sincerely,

Public Protection Department

(856) 985-5600 Ext. 403

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Encl.

cc: Chief J. J. Morrison, Spring Hill Fire Rescue
Ms. Kay Adams, Utilities Director, Hernando County Utilities
Assistant Chief William Davies, Spring Hill Fire Rescue
Mr. Ricky Leach, Hernando Utilities Specialist

THE ISO PUBLIC PROTECTION CLASSIFICATION (PPC) PROGRAM

ISO's PPC program evaluates communities according to a uniform set of criteria defined in the Fire Suppression Rating Schedule (FSRS). This criteria incorporates nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association.

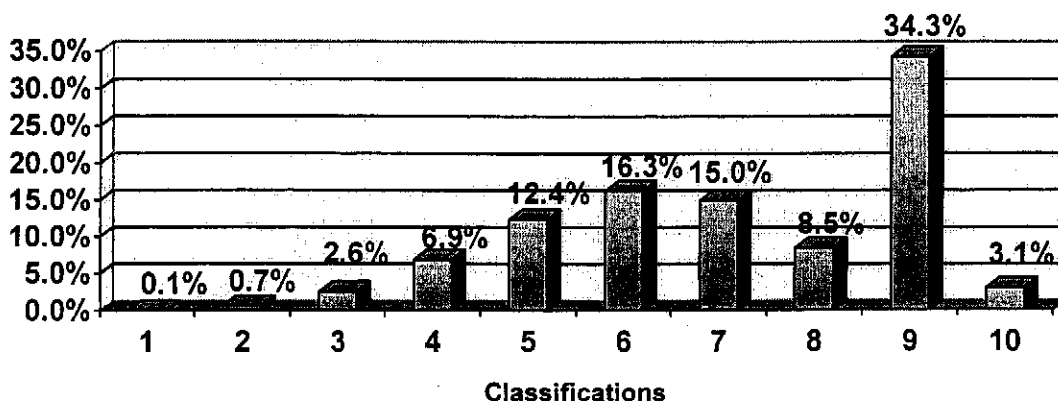
Using the FSRS, ISO objectively reviews the fire suppression capabilities of a community and assigns a Public Protection Classification – a number from 1 to 10. Class 1 represents exemplary fire protection, and Class 10 indicates that the area's fire suppression program does not meet minimum recognition criteria.

The FSRS allocates credit by evaluating the following three major features:

- Fire alarm and communication system. This review accounts for 10% of the total classification which centers upon a community's facilities and support for handling and dispatching fire alarms.
- Fire department. This review accounts for 50% of the total classification which focuses upon items such as engine companies, ladder or service companies, distribution of fire stations and fire companies, equipment carried on apparatus, pumping capacity, reserve apparatus, department manning, and training.
- Water supply system. This review accounts for 40% of the total classification highlighting the water supply a community uses for fire suppression, including hydrant size, type, and installation, as well as the inspection frequency and condition of fire hydrants.

When ISO develops a single classification for a community, all of the community's properties receive that classification. In many communities, ISO develops a split classification (for example, 5/9). Generally, the first class, (Class 5 in the example) applies to properties within a defined distance (5-road miles in most states) of a fire station and within 1000 feet of a fire hydrant. The second class (Class 9 in the example) applies to properties beyond 1000 feet of a hydrant but within the defined distance of a fire station. ISO generally assigns Class 10 to properties beyond the defined distance of a fire station.

Countrywide Public Protection Classification Summary



Grading Sheet For: Spring Hill FD, FL
Hernando County

Public Protection Class: 3

Surveyed: July, 2006

<u>Feature</u>	<u>Credit Assigned</u>	<u>Maximum Credit</u>
Receiving and Handling Fire Alarms	9.45%	10.00%
Fire Department	32.51%	50.00%
Water Supply	38.93%	40.00%
*Divergence	-6.46%	
Total Credit	<hr/> 74.43%	<hr/> 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.

CLASSIFICATION DETAILS

Graded Area: Spring Hill FD
County: Hernando State: FL
Date Surveyed: July, 2006 Total Credit: 74.43 Class: 3 Pop.: 86171

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.	4.55	5.00
4. Total Credit for Receiving and Handling Fire Alarms:	9.45	10.00
Relative Classification for Receiving and Handling Fire Alarms:	1	

CLASSIFICATION DETAILS

Graded Area: Spring Hill FD

County: Hernando

State: FL

Date Surveyed: July, 2006

Total Credit: 74.43 Class: 3

Pop.: 86171

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.	6.02	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.	0.58	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.	2.78	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.	0.21	1.00

CLASSIFICATION DETAILS

Graded Area: Spring Hill FD
 County: Hernando State: FL
 Date Surveyed: July, 2006 Total Credit: 74.43 Class: 3 Pop.: 86171

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.	1.48	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.	9.96	15.00+
8. Credit for Training (Item 581)		
This item reviews the training facilities and their use.	6.48	9.00
9. Total Credit for Fire Department:	32.51	50.00+
Relative Classification for Fire Department:	4	

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

CLASSIFICATION DETAILS

Graded Area: Spring Hill FD
 County: Hernando State: FL
 Date Surveyed: July, 2006 Total Credit: 74.43 Class: 3 Pop.: 86171

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.	34.57	35.00
2. Credit for Hydrants (Item 621)		
This item reviews the type of hydrants, and method of installation.	2.00	2.00
3. Credit for Inspection and Condition of Hydrants (Item 631)		
This item reviews the frequency of inspections of hydrants and their condition.	2.36	3.00
4. Total Credit for Water Supply:	38.93	40.00
Relative Classification for Water Supply:	1	

PUBLIC PROTECTION CLASSIFICATION

IMPROVEMENT STATEMENTS

FOR

Spring Hill FD

Hernando County, FL

Prepared by

INSURANCE SERVICES OFFICE, INC.

4B Eves Drive, Suite 200, Marlton, NJ 08053

800 444-4554 FAX 856 985-6491

The following statements are based upon the criteria contained in our Fire Suppression Rating Schedule and upon conditions in Spring Hill FD, FL during July, 2006. 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 the name of the fire district in the white pages directory (or government section of the white pages). Your fire number is not listed but your business number is listed under the name of the fire district.

Credit For Dispatch Circuits (Item 432).

Actual = 4.55%; 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.

For maximum credit in the Schedule, both alarm dispatch circuits should have an emergency power supply in accordance with National Fire Protection Association Standard, 1221.

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

Actual = 9.45%; Maximum = 10.00%

FIRE DEPARTMENT

Credit For Engine Companies (Item 513).

Actual = 6.02%; Maximum = 10.00%

For maximum credit in the Schedule, 6 engine companies are needed in your fire district. These are calculated as follows:

2 for the Basic Fire Flow of 2500 gpm.

2 additional for the method of operation.

Additionally, to improve the Credit for Distribution of Companies (see Item 561), 2 additional engine company locations are needed for your fire district.

You have 4 engine companies in service.

These are calculated as follows:

87 percent for Engine E 1 because of insufficient equipment.

Additionally Engine E 1 is lacking: an adequate pump testing program.

92 percent for Engine E 2 because of insufficient equipment.

Additionally Engine E 2 is lacking: an adequate pump testing program.

92 percent for Engine E 3 because of insufficient equipment.

Additionally Engine E 3 is lacking: an adequate pump testing program.

89 percent for Engine E 4 because of insufficient equipment.

Additionally Engine E 4 is lacking: an adequate pump testing program.

Credit For Reserve Pumpers (Item 523).

Actual = 0.58%; Maximum = 1.00%

For maximum credit in the Schedule, 1 fully-equipped reserve pumper is needed. You have 1 reserve pumper.

This is calculated as follows:

81 percent for Engine E 5 because of insufficient equipment.

Additionally Engine E 5 is lacking: an adequate hose testing program, an adequate pump testing program.

Credit For Ladder And Service Companies (Item 549).

Actual = 2.78%; Maximum = 5.00%

For maximum credit in the Schedule, 1 ladder company and 3 service companies are needed in your fire district.

These are calculated as follows:

1 ladder company and 3 service companies due to method of operation.

You have 1 ladder company and 3 service companies.

These are calculated as follows:

96 percent for Ladder L 2 because of insufficient equipment.

*26 percent for Engine-Service E 3 because of insufficient equipment.

*24 percent for Engine-Service E 4 because of insufficient equipment.

*23 percent for Engine-Service E 1 because of insufficient equipment.

*Limited to 50% credit maximum by Fire Suppression Rating Schedule due to dual operations. The percentage shown has been adjusted to reflect this limitation.

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

Actual = 0.21%; Maximum = 1.00%

For maximum credit in the Schedule, 1 fully-equipped reserve ladder truck is needed.

You have 1 reserve ladder truck.

This is calculated as follows:

16 percent for Ladder B2 & E2 because of insufficient equipment, insufficient aerial device testing and insufficient aerial device length.

Credit For Distribution (Item 561).

Actual = 1.48%; 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 = 9.96%; Maximum = 15.00%

An increase in the on-duty company personnel by one person will increase the fire department credit by 0.38.

Credit For Training (Item 581).

Actual = 6.48%; Maximum = 9.00%

For maximum credit in the Schedule, the training program should be improved. You received 72 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.

Total credit for Fire Department (Item 590)

Actual = 32.51%; Maximum = 50.00%

WATER SUPPLY

Credit For Supply System (Item 616).

Actual = 34.57%; Maximum = 35.00%

For maximum credit in the Schedule, the needed fire flows should be available at each location in your 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 Inspection and Condition of Hydrants (Item 631).

Actual = 2.36%; 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 = 38.93%; Maximum = 40.00%

FIRE FLOW TESTS

Spring Hill FD, FL

Tests witnessed on July 19, 2006

Test No.	Needed Fire Flow† gpm	Limited By Supply Works, gpm	Limited by Distribution Mains (flow tests), gpm	Limited By Hydrant Spacing, gpm
6	2250		2000	
8	2250		2100	

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

INSURANCE SERVICES OFFICE, INC.
HYDRANT FLOW DATA SUMMARY

City Hernando County Utilities State FL Witnessed by: Insurance Services Office, Inc. Date July 19, 2006
 County Hernando

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM <small>Q = (29.83(Cd)²P^{0.5})</small>		PRESSURE PSI		FLOW - AT 20 PSI		REMARKS***
				INDIVIDUAL HYDRANTS	TOTAL	STATIC	RESID.	NEEDED **	AVAIL.	
1	Comm	Northcliff Blvd. & Rte. 19 (Commercial Way)	Main	1500	1500	75	62	1750	3300	
2	Comm	Forest Oaks Blvd. e/o Rte. 19	Main	1620	1620	74	66	2000	4500	
3	Res	Wabash Trail & Ramona Dr.	Main	1000	1000	50	45	1000	2600	
4	Comm	Rte. 19 @ Toucan Trail	Main	1470	1470	78	70	3000	4300	
5	Comm	Pinehurst Dr. s/o Spring Hill Dr.	Main	1530	1530	72	44	2000	2100	
6	Comm	Rte. 19 just n/o County Line Rd.	Main	1560	1560	78	40	2250	2000	
7	Comm	Omaha Circle s/o Spring Hill Dr.	Main	1750	1750	73	60	2500	3700	
8	Comm	Deltona Blvd. n/o Clipper Court	Main	1800	1800	80	36	2250	2100	
9	Comm	Quality Dr. & Mariner Blvd.	Main	1940	1940	70	50	2500	3200	
10	Res	Henderson Dr. w/o Mariner Blvd.	Main	1970	1970	72	54	750	3500	
11	Comm	Antelope St. & Linden Dr.	Main	1720	1720	72	66	2250	5500	
12	Comm	Spring Hill Dr. e/o Anderson Snow Rd.	Main	2180	2180	68	58	2250	5100	
13	Comm	Mariner Blvd. @ Heley St.	Main	2020	2020	82	75	3500	6600	
14	Comm	R. Cortez Blvd. e/o Mariner Blvd.	Main	1740	1740	68	50	1500	3000	
15	Res	Lawrence St. e/o Landover	Main	1280	1280	60	50	500	2700	
16	Comm	Deltona Blvd. @ Elgin Blvd.	Main	1860	1860	80	72	2500	5500	

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.