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August 27, 2018

Mr. Randy Dowling, County Executive  
ANTIOCH FPSA  
County Executive  
104 North College Street  
Hamilton, Georgia, 31808

RE: Antioch Fpsa, Harris County, Georgia  
Public Protection Classification: 04/4X  
Effective Date: December 01, 2018

Dear Mr. Randy Dowling,

We wish to thank you and Chief Richard McKinney 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.

Please note that as part of our analysis it was determined that the following fire station(s) did not meet the minimum requirements for recognition: Antioch FPSA Fire Station is not recognized.

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. Steve Davis, President, Columbus Water Works  
Mr. Jeff Culpepper, Water Superintendent, Harris County Water Works  
Chief Richard McKinney, Chief, Antioch Fire Department  
Mr. Monty Davis, Director, Harris County 911

**Summary of PPC Review**

**for**

**ANTIOCH FPSA**

<b>FSRS Item</b>	<b>Earned Credit</b>	<b>Credit Available</b>
<b>Emergency Communications</b>		
414. Credit for Emergency Reporting	2.85	3
422. Credit for Telecommunicators	4.00	4
432. Credit for Dispatch Circuits	2.76	3
<b>440. Credit for Emergency Communications</b>	<b>9.61</b>	<b>10</b>
<b>Fire Department</b>		
513. Credit for Engine Companies	5.18	6
523. Credit for Reserve Pumpers	0.50	0.5
532. Credit for Pumper Capacity	3.00	3
549. Credit for Ladder Service	2.87	4
553. Credit for Reserve Ladder and Service Trucks	0.20	0.5
561. Credit for Deployment Analysis	2.96	10
571. Credit for Company Personnel	1.25	15
581. Credit for Training	4.71	9
730. Credit for Operational Considerations	2.00	2
<b>590. Credit for Fire Department</b>	<b>22.67</b>	<b>50</b>
<b>Water Supply</b>		
616. Credit for Supply System	28.94	30
621. Credit for Hydrants	3.00	3
631. Credit for Inspection and Flow Testing	3.23	7
<b>640. Credit for Water Supply</b>	<b>35.17</b>	<b>40</b>
<b>Divergence</b>	<b>-8.52</b>	<b>--</b>
<b>1050. Community Risk Reduction</b>	<b>2.55</b>	<b>5.50</b>
<b>Total Credit</b>	<b>61.48</b>	<b>105.5</b>

**Final Community Classification = 04/4X**