



# INSURANCE SERVICES OFFICE, INC.

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September 9, 2005

Chief Joe Williams  
White House Community Volunteer Fire Department  
P. O. Box 466  
White House, TN 37188

RE: Public Protection Classification Results  
White House Community FPSA, Robertson & Sumner Counties, TN

Dear Chief Williams:

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 are very pleased to report that the resulting classification is a Class 5/10. This is an improvement from the former classification of Class 7/9. That means your community's fire suppression services are improving in the face of the demands of a changing environment. Congratulations on this recognition of 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 January 1, 2006. 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,

*Kevin Gimeno*

Public Protection Department  
(856) 985-5600 Ext. 403

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Encl.

cc: Mr. William Jackson, Supervisor, Springfield Utilities  
Mr. Brian Whitaker, Engineer, White House Utilities

## 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.

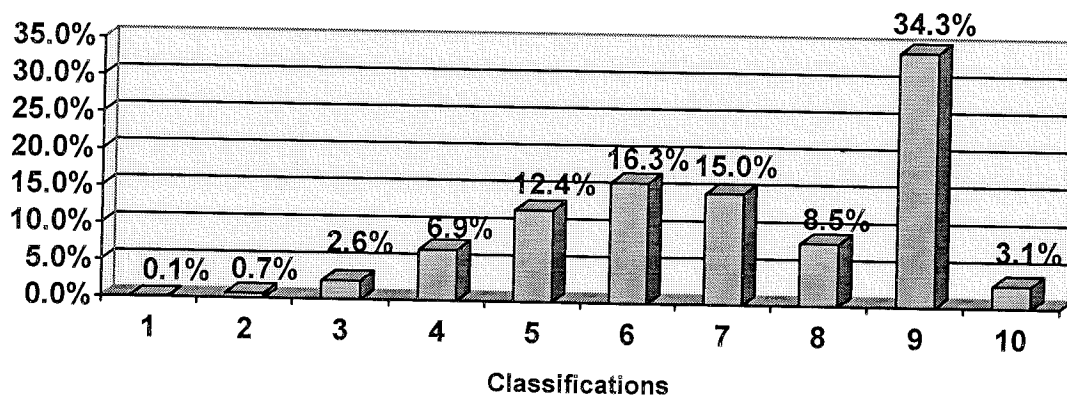
Using the FSRS, ISO objectively reviews the fire suppression capabilities of a community and assigns a Public Protection Classification – a number from 1 to 10. Class 1 represents exemplary fire protection, and Class 10 indicates that the area's fire suppression program does not meet minimum recognition 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: White House Community FPSA, TN  
 Robertson/Sumner Counties  
 Public Protection Class: 5/10 Surveyed: January, 2005

<u>Feature</u>	<u>Credit Assigned</u>	<u>Maximum Credit</u>
Receiving and Handling Fire Alarms	5.17%	10.00%
Fire Department	26.84%	50.00%
Water Supply	30.66%	40.00%
*Divergence	-4.59%	
Total Credit	<u>58.08%</u>	<u>100.00%</u>

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: White House Community FPSA

County: Robertson/Sumner

State: TN

Date Surveyed: January, 2005      Total Credit: 58.08 Class: 5/10 Pop.: 14500

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### 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.	1.50	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.	1.17	3.00
3. Credit for Dispatch Circuits (Item 432)		
This item reviews the dispatch circuit facilities used to transmit alarms to fire department members.	2.50	5.00
4. Total Credit for Receiving and Handling Fire Alarms:	5.17	10.00
Relative Classification for Receiving and Handling Fire Alarms:	5	

CLASSIFICATION DETAILS

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State: TN

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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.	10.00	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.	0.98	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.	3.50	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.	0.41	1.00

CLASSIFICATION DETAILS

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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.	0.67	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.	2.50	15.00+
8. Credit for Training (Item 581)		
This item reviews the training facilities and their use.	3.78	9.00
9. Total Credit for Fire Department:	26.84	50.00+
Relative Classification for Fire Department:	5	

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

CLASSIFICATION DETAILS

Graded Area: White House Community FPSA

County: Robertson/Sumner

State: TN

Date Surveyed: January, 2005 Total Credit: 58.08 Class: 5/10 Pop.: 14500

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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.	25.96	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.	2.70	3.00
4. Total Credit for Water Supply:	30.66	40.00
Relative Classification for Water Supply:	3	



**PUBLIC PROTECTION CLASSIFICATION**

**IMPROVEMENT STATEMENTS  
FOR**

**White House Community FPSA  
Robertson/Sumner Counties, TN**

**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 White House Community FPSA, TN during January, 2005. 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 = 1.50%; Maximum = 2.00%

For maximum credit in the Schedule, there should be 6 incoming telephone lines reserved for receiving notification of fires (and other emergency calls). You have 4 lines reserved.

For maximum credit in the Schedule, the individual telephone numbers of each fire station should not be listed in the telephone directory.

**Credit For Operators (Item 422).**

Actual = 1.17%; Maximum = 3.00%

For maximum credit in the Schedule, 4 operators are needed on duty at all times. You have an average of 1.57 operators on duty.

**Credit For Dispatch Circuits (Item 432).**

Actual = 2.50%; 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.

For maximum credit in the Schedule, the alarm dispatch circuit 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 = 5.17%; Maximum = 10.00%

**FIRE DEPARTMENT**

**Credit For Engine Companies (Item 513).**

Actual = 10.00%; 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:

100 percent for Engine 52.

100 percent for Engine 51.

**Credit For Reserve Pumpers (Item 523).**

Actual = 0.98%; 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:

96 percent for Engine 53 because of insufficient equipment.

**Credit For Ladder And Service Companies (Item 549).**

Actual = 3.50%; Maximum = 5.00%

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

2 service companies due to method of operation.

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

100 percent for Service 51 because of insufficient equipment.

39 percent for Service CS52 because of insufficient equipment.

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

Actual = 0.41%; 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:

42 percent for Service Res 51 because of insufficient equipment.

**Credit For Distribution (Item 561).**

Actual = 0.67%; 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 = 2.50%; Maximum = 15.00%

An increase in the average response of fire department members by one person will increase the fire department credit by 0.28.

**Credit For Training (Item 581).**

Actual = 3.78%; Maximum = 9.00%

For maximum credit in the Schedule, the training program should be improved. You received 42 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 = 26.84%; Maximum = 50.00%

**WATER SUPPLY**

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

Actual = 25.96%; 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 = 2.70%; 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 = 30.66%; Maximum = 40.00%

**FIRE FLOW TESTS**

White House Community FPSA, TN

Tests witnessed on January 20, 2005

Test No.	Needed Fire Flow† gpm	Limited By Supply Works, gpm	Limited by Distribution Mains (flow tests), gpm	Limited By Hydrant Spacing, gpm
1	1500	1299	1200	1000
2	1500	1299		1000
3	1250		750	1000
4	2250		1500	1000
7	1000		900	
9	1250			1000

†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 SPRINGFIELD WATER UTILITY, WHITE HOUSE UTILITY State TN  
 County Robertson/Sumner

Witnessed by: Insurance Services Office, Inc.

Date January 20, 2005

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM <small>Q = (29.83)(C)(d<sup>2</sup>p<sup>0.5</sup>)</small>		PRESSURE PSI		FLOW -AT 20 PSI		REMARKS***
				INDIVIDUAL HYDRANTS	TOTAL	STATIC	RESID.	NEEDED **	AVAIL.	
1	Comm	Hwy. 257 & New Cut Rd.	Main	650	650	70	55	1500	1200	(A)-(1000 gpm) (B)-(1299 gpm)
2	Comm	Talley Rd. & Palestime Rd.	Main	1240	1240	110	75	1500	2100	(A)-(1000 gpm) (B)-(1299 gpm)
3	Comm	1st hyd. n/o Devin James Metal	MULLOY ZONE	630	630	107	45	1250	750	(A)-(1000 gpm)
4	Comm	Hwy. 31 & Wildwood St.	MULLOY ZONE	1060	1060	110	65	2250	1500	(A)-(1000 gpm)
5	Comm	1st hyd. w/o 3704 Hwy. 25	MULLOY ZONE	480	480	135	116	1000	1300	
6	Comm	2nd hyd. on MT. Pleasant Rd.	MULLOY ZONE	1130	1130	130	85	1250	1800	
7	Res	Hydrant on Dividing Ridge e/o Walker	BETHEL RD	750	750	52	30	1000	900	
8	Res	Shawnee & Fast Stone Creek	Main	1060	1060	90	45	1000	1300	
9	Comm	Tom Austin Hwy. & Hwy. 257	Main	1280	1280	92	63	1250	2100	(A)-(1000 gpm)

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.

\*\*\* (A)-Limited by available hydrants to gpm shown. Available facilities limit flow to gpm shown plus consumption for the needed duration of (B)-2 hours.