



December 21, 2015

Chief Cory Swafford, Chief
Winfield Foley Fire Department
PO Box 118
Windfield, Missouri, 63389

RE: Winfield Foley Fd, Lincoln County, Missouri
Public Protection Classification: Winfield Foley Fd Fpsa(06) and Winfield Foley Fd Fds(06/10)
Effective Date: April 01, 2016

Dear Chief Cory Swafford,

We wish to thank you Mr. Dominic Bennett and Mr. Tim Ens 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,

Dominic Santanna

Dominic Santanna
Manager -National Processing Center

cc: Ms. Margie Harrell, 911 Central Dispatch Director, Lincoln County 911
Mr. Dominic Bennett, Water Supervisor, Lincoln Co Public Water Supply District 1
Mr. Tim Ens, Water Superintendent, Winfield Water Department

INSURANCE SERVICES OFFICE, INC.
HYDRANT FLOW DATA SUMMARY

City Winfield Foley Fd State MISSOURI (24) Witnessed by: Insurance Services Office Date: Sep 16, 2015
 County Missouri(Lincoln)

TEST NO.	TEST TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM $Q=(29.83(C(d^2)p^{0.5}))$		PRESSURE PSI		FLOW -AT 20 PSI		REMARKS**	MODEL TYPE
				INDIVIDUAL HYDRANTS	TOTAL	STATIC	RESID.	NEEDED **	AVAIL.		
1		High School in Front	Winfield Water Department, Main	1260	0	70	30	2250	1400	(B)-(699 gpm)	
15		180 Pintail Dr	Lincoln Co Public Water Supply District 1, Main	750	0	135	16	500	750		
16		Mallard Pointe Blvd & Merganser	Lincoln Co Public Water Supply District 1, Main	750	0	135	14	500	750		
17		N Lindsey Dr ar Boley Entrance	Lincoln Co Public Water Supply District 1, Main	1450	0	100	72	1000	2600		
18		Hwy EE & Argenville Rd	Lincoln Co Public Water Supply District 1, Main	1450	0	100	58	1250	2100		
19		MacIntosh Hill Rd & Fox Run	Lincoln Co Public Water Supply District 1, Main	750	0	50	10	500	650		
2		Main & Elm	Winfield Water Department, Main	1150	0	62	33	2250	1400	(B)-(699 gpm)	
3		East Walnut St. & Hewitt St.	Winfield Water Department, Main	1450	0	93	20	500	1500		
4		Eighth St. S/O Walnut St.	Winfield Water Department, Main	290	290	60	50	2250	1200	(B)-(699 gpm)	
5		Warren Dr. N/O Highland Dr.	Winfield Water Department, Main	170	170	60	15	750	300	(B)-(699 gpm)	
HW 10			Fire Department Supply	0	0	0	0	2000	450		CTR
HW 11			Fire Department Supply	0	0	0	0	500	450		CTR
HW 12			Fire Department Supply	0	0	0	0	750	500		CTR
HW 13			Fire Department Supply	0	0	0	0	1000	500		CTR
HW 14			Fire Department Supply	0	0	0	0	500	450		CTR
HW 6			Fire Department Supply	0	0	0	0	500	450		CTR

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, (C)-3 hours or (D)-4 hours.