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September 25, 2017

Mr. Christopher Hively, Manager
Culpeper FPSA
400 South Main Street Suite 101
Culpeper, Virginia, 22701

RE: Culpeper Fpsa, Culpeper County, Virginia
Public Protection Classification: 05/5Y
Effective Date: January 01, 2018

Dear Mr. Christopher Hively,

We wish to thank you and Mr. Kenny Mills 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. Kenny Mills, County Executive, CULPEPER OPA, CULPEPER
Ms. Jennifer Rosenfeld, Deputy Director, Culpeper County Public Safety Communications Center
Mr. Jim Hoy, Public Works Director, Culpeper Water Department
Mr. Kenny Mills, Chief, Culpeper Volunteer Fire Department

INSURANCE SERVICES OFFICE, INC.
HYDRANT FLOW DATA SUMMARY

City Culpeper Frisa

County Virginia(Culpeper),

State VIRGINIA
(45)

Witnessed by: Insurance Services Office

Date: Sep 30, 2013

TEST NO.	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		East Culpeper St & S. East St	Culpeper Water Department, Main	1310	0	1310	85	79	4000	4700	
10		Jenkins Ave & Westover St	Culpeper Water Department, Main	860	0	860	80	45	2000	1200	
11		Crepe Myrtle St at end of St	Culpeper Water Department, Main	1140	0	1140	54	40	1000	1800	
12		Catalpa Ct	Culpeper Water Department, Main	1500	0	1500	98	92	1000	6000	
1A		East Culpeper St & S. East St	Culpeper Water Department, Main	1310	0	1310	85	79	3500	4700	
2		Laurel St & Mimosa Dr	Culpeper Water Department, Main	1350	0	1350	70	55	3500	2600	
3		Fredericksburg Rd & Industrial Dr	Culpeper Water Department, Main	1150	0	1150	115	105	3500	3900	
4		King St & Queen St	Culpeper Water Department, Main	1180	0	1180	57	40	3500	1800	
4A		King St & Queen St	Culpeper Water Department, Main	1180	0	1180	57	40	1000	1800	
5		Madison Rd & Sunset Ln	Culpeper Water Department, Main	1430	0	1430	75	68	3000	4400	
6		S West St & W Chandler St	Culpeper Water Department, Main	1580	0	1580	96	75	3000	3200	
7		Germanna Hwy & McDivit Dr	Culpeper Water Department, Main	1450	0	1450	80	60	2250	2600	
8		Riverdale Circle 2nd hydrant in	Culpeper Water Department, Main	1500	0	1500	86	74	2250	3800	
8A		Riverdale Circle 2nd hydrant in	Culpeper Water Department, Main	1500	0	1500	86	74	1000	3800	
9		S Blue Ridge Ave & Oaklawn Blvd	Culpeper Water Department, Main	1450	0	1450	75	63	2250	3300	

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.