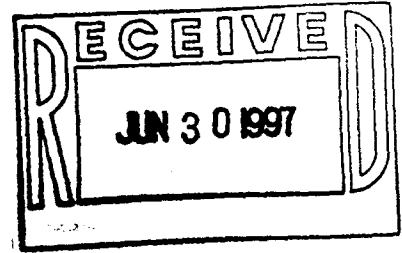




# INSURANCE SERVICES OFFICE, INC.

400 WEST DIVISION STREET SYRACUSE, N.Y. 13204 (315) 432-4501 FAX: (315) 471-2572 (800) 444-4556



June 24, 1997

Board Trustees  
Beavercreek TS  
1981 Dayton-Xenia  
Beavercreek, OH ~~45434~~ 45434

Dear Board Trustees:

I wish to thank you, Hemmeter and others for their cooperation during my recent survey. I have completed my evaluation of the fire insurance classification for Beavercreek TS and advise that the protection class has improved to Class 3/9. The new classification will be effective on 07/01/1997.

Formerly Class 6/9 applied; the new classification may result in a decrease in the property insurance calculation for insured properties within Beavercreek TS. The change will effect properties to a degree depending upon the type of building construction, the hazard of occupancy and other factors. Insurance policyholders should contact their agent or insurance company determine the effect this change in classification might have on their policies.

The purpose of my visit was to gather information needed to determine a public protection classification which may be used to develop fire insurance calculations. This survey was not conducted for property loss prevention or life safety purposes and no life safety or property loss prevention recommendations will be made.

Class 6 applies to properties inside the Beavercreek TS within 1000 feet of a fire hydrant, five road miles of the fire station, and with a needed fire flow of 3500 gpm or less. The private and public protection at properties with larger fire flows is individually evaluated, and may vary from the Beavercreek TS Classification.

Class 9 applies to properties inside the Beavercreek TS but more than five or if dwelling property six road miles from the fire station, but over 1000 feet from a fire hydrant. Class 10 applies to properties inside the Beavercreek TS but more than five or if dwelling property six road miles from the fire station.

I am attaching copies of the Grading Sheet and the results of the hydrant flow tests witnessed during our survey. Extra copies of this letter and attachments are also enclosed so that you may distribute them to other interested parties, if you desire to do so.

If you have any questions concerning the new classification, Please let me know.

Sincerely yours,

Todd Dickson  
Field Representative

**CLASSIFICATION DETAILS**

Municipality:	Beavercreek	State:	OH
Population:	38000	Date Surveyed:	10/21/98
Total Credit:	79.41	Class	3

**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.

	CREDIT	
	ACTUAL	MAXIMUM
1. (Item 414) Credit for Telephone Service This item reviews the facilities provided for the public to report fires, including the listing of fire and business numbers in the telephone directory.	1.70	2.00
2. (Item 422) Credit for Operators This item reviews the number of operators on duty at the communications center to handle fire calls.	1.38	3.00
3. (Item 432) Credit for Dispatch Circuits This item reviews the dispatch circuit facilities used to transmit alarms to fire department members.	5.00	5.00
4. (Item 440) Total Credit for Receiving and Handling Fire Alarms	8.08	10.00
 Relative Classification for Receiving and Handling Fire Alarms	 2	

CLASSIFICATION DETAILS (continued)

FIRE DEPARTMENT

This section of the Fire Suppression Rating Schedule reviews the engine, ladder and service companies, equipment carried, response to fires, training and available fire fighters.

	CREDIT	
	ACTUAL	MAXIMUM
1. (Item 513) Credit for Engine Companies This item reviews the number of engine companies and the hose and equipment carried.	9.92	10.00
2. (Item 523) Credit for Reserve Pumpers This item reviews the number of reserve pumpers and the equipment carried on each.	0.79	1.00
3. (Item 532) Credit for Pump Capacity This item reviews the total available pump capacity.	5.00	5.00
4. (Item 549) Credit for Ladder Service This item reviews the number of ladder and service companies and the equipment carried.	4.89	5.00
5. (Item 553) Credit for Reserve Ladder Service This item reviews the number of reserve ladder and service trucks, and the equipment carried.	0.31	1.00
6. (Item 561) Credit for Distribution This item reviews the percent of the built-upon area of the city which has a first-due engine company within 1 1/2 miles and a ladder service company within 2 1/2 miles.	3.15	4.00
7. (Item 571) Credit for Company Personnel This item reviews the average number of equivalent fire fighters and company officers on duty with existing companies.	6.67	15.00+
8. (Item 581) Credit for Training This item reviews the training facilities and their use.	7.83	9.00
9. (Item 590) Total Credit for Fire Department	38.56	50.00+

Relative Classification for Fire Department 3

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

CLASSIFICATION DETAILS (continued)

WATER SUPPLY

This section of the Fire Suppression Rating Schedule reviews the water supply system that is available for fire suppression in the municipality.

	CREDIT	
	ACTUAL	MAXIMUM
1. (Item 616) Credit for the Water System This item reviews the supply works, the main capacity and the hydrant distribution.	30.31	35.00
2. (Item 621) Credit for Hydrants This item reviews the type of hydrants and the method of installation.	1.98	2.00
3. (Item 631) Credit for Inspection and Condition of Hydrants This item reviews the frequency of inspections of hydrants and their conditions.	2.40	3.00
4. (Item 640) Total Credit for Water Supply	34.69	40.00
Relative Classification for Water Supply	2	

**CLASSIFICATION DETAILS**

Municipality:	Beavercreek	State:	OH
Population:	38000	Date Surveyed:	10/21/86
Total Credit:	79.41	Class:	3

**SUMMARY OF CREDIT**

Feature	Credit Assigned	Maximum Credit
Receiving and Handling Fire Alarms.....	8.08	10.00
Fire Department.....	38.56	50.00
Water Supply.....	34.69	40.00
*Divergence.....	1.92	
	Total Credit-	100.00

The Public Protection Classification is based on the total percentage credit as follows:

Class	Percentage Credited
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.

# ISO COMMERCIAL RISK SERVICES, INC

## HYDRANT FLOW DATA SUMMARY

City: Beaver Creek

State: OH

Zip:

Witnessed By: Todd Dickson

Date: 10/22/98

TEST NO.	TYPE DIST.	TEST LOCATION	SERV.	INDIVIDUAL HYDRANT	INDIVIDUAL HYDRANT	INDIVIDUAL HYDRANT	TOTAL	STATIC	RESID.	NEEDED	AVAIL.	REMARKS
1	Commt	Colonel Olsen & Technology Inc	Fair	1020			1020	51	43	5000	2100	OK
2	Res	Grandview & Wadsworth	High	1710			1710	95	72	1000	3200	OK
3	Commt	Salvo Elem. School	High	3220			3220	76	68	2250	9200	OK
4	Commt	N. Fairland & Olm Memorial	High	1540			1540	70	60	2250	3700	OK
5	Res	Eastern & Northern Ave	High	1500			1500	68	62	1000	4600	OK
6	Commt	Parsons School	Low	1580			1580	60	40	2250	2300	OK
7	Commt	N. Fairland & Main	Low	1820			1820	70	30	3500	2000	OK
8	Res	Bay & Cedar	Low	1580			1580	76	68	1000	4500	OK
9	Commt	Western & Wadsworth	Low	1580			1580	54	42	2250	2600	OK
10	Commt	East of Bergman Hall	PRV	690			690	40	30	3000	1000	OK
11	Res	Shelburna N of Wadsworth	Low	1340		1230	1340	82	40	1000	1700	OK
12	Commt	Stonewall Dr 4433	Low	1120			1120	80	40	2500	1400	OK
13	Res	Wadsworth & Coy Dr	Dats	1500			1500	102	86	1000	3600	OK
14	Res	Yazooa rd & 2nd Hye.	Dats	1260			1260	92	60	1000	2000	OK
15	Commt	Wicks Lumber & Hilder	Low	1540			1540	66	56	3500	3500	OK
16	Commt	Sydney Research Lab	Low	4220		4120	4220	70	60	2500	10000	OK
17	Commt	1300 Grange Hill	Low	1780			1780	98	68	4500	3000	OK
18	Commt	1300 Research Park	Low	1100			1100	71	54	4000	2000	OK
19	Commt	1 Club Street	Low	1500			1500	82	40	5000	1900	OK
20	Commt	2530 Fairfield - Mill	Low	1580			1580	65	60	3500	5200	OK

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 INDICATED THE CONDITIONS THAT EXISTED AT THE TIME AND AT THE LOCATION WHERE TESTS WERE WITNESSED.

\*Commt = Commercial; Res = Residential  
 \*\* Needed is the rate of flow for a specific duration for a full credit condition. Needed Fire Flow greater than 3,500 gpm would considered in determining the classification of the city when using the Fire Suppression Rating Schedule.