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July 30, 2018

Mr. Charles Smith, President
Timberline FPSA
660 Hwy 46
Black Hawk, Colorado, 80422

RE: Timberline Fpsa, Boulder, Gilpin Counties, Colorado
Public Protection Classification: 05/10
Effective Date: November 01, 2018

Dear Mr. Charles Smith,

We wish to thank you and Chief Paul Ondr 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: Timberline FS 2,6,9,&10 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: Chief Paul Ondr, Fire Chief, Gilpin County Water Department
Mr. Kevin Armstrong, Emergency Manager, GILPIN CO SHERIFF PSAP
Chief Paul Ondr, Chief, TIMBERLINE FIRE DEPARTMENT

INSURANCE SERVICES OFFICE, INC.
HYDRANT FLOW DATA SUMMARY

City Timberline Fpsa State COLORADO Witnessed by: Insurance Services Office Date: Apr 30, 2018
 County Colorado(Boulder, Gilpin), State (05)

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM $Q=(29.83(C(d^5)p^{0.5}))$		PRESSURE PSI		FLOW -AT 20 PSI		REMARKS***	MODEL TYPE
				INDIVIDUAL HYDRANTS	TOTAL	STATIC	RESID.	NEEDED ***	AVAIL.		
1		Hydrant 50 Black Hawk	Fire Department Supply	0	1050	0	0	500	1050		CTR
10			Fire Department Supply	0	550	0	0	500	550		CTR
11			Fire Department Supply	0	900	0	0	2250	900		CTR
2			Fire Department Supply	0	850	0	0	500	850		CTR
3			Fire Department Supply	0	950	0	0	1000	950		CTR
4			Fire Department Supply	0	1000	0	0	500	1000		CTR
5			Fire Department Supply	0	1000	0	0	500	1000		CTR
6		Hydrant 50 Black Hawk	Fire Department Supply	0	900	0	0	2000	900		CTR
7			Fire Department Supply	0	500	0	0	750	500		CTR
8			Fire Department Supply	0	200	0	0	500	200		CTR
9			Fire Department Supply	0	850	0	0	1250	850		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.