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March 30, 2015

Mr. Arch Gothard, President
Red White and Blue FD includes Breckenridge and Blue River
P.O. Box 710
Breckenridge, Colorado, 80424

RE: Red White And Blue Fd Includes Breckenridge And Blue River, Summit County, Colorado
Public Protection Classification: 02/2X
Effective Date: July 01, 2015

Dear Mr. Arch Gothard,

We wish to thank you Mrs. Linda Dipple, Mr. Gary Roberts, Mr. Alan Wickert, Mr. Rob Theobald and Mr. James Keating 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.

Enclosed is a summary of the ISO analysis of your fire suppression services. 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.

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 or questions, please call customer service 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

Encl.

cc: Mr. Tim Gagen, Manager, Red White and Blue FD includes Breckenridge and Blue River
Mrs. Lindsay Backas, Mayor, Red White and Blue FD includes Breckenridge and Blue River
Mrs. Linda Dipple, President, Alpensee Water District
Mr. Gary Roberts, Water Superintendent, Breckenridge Water Department
Mr. Alan Wickert, Water Superintendent, Swans Nest Metropolitan District
Mr. Rob Theobald, Water Superintendent, Timber Creek Water District
Mr. James Keating, Chief, Red White and Blue FD Fire Department
Mr. Bill Pessemer, Director, SUMMIT CO COMMUNICATIONS CENTER PSAP

HYDRANT FLOW DATA SUMMARY

City Red White And Blue Fd Includes Breckenridge And Blue River

County Colorado(Summit) State COLORADO (05)

Witnessed by: Insurance Services Office

Date: Feb 9, 2015

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM Q=(29.83(C(d) ^{0.5}) ^{0.5})		PRESSURE PSI		FLOW -AT 20 PSI		REMARKS***	MODEL TYPE
				INDIVIDUAL HYDRANTS	TOTAL	STATIC	RESID.	NEEDED **	AVAIL.		
1		760 Columbine Rd	Breckenridge Water Department, Tarn	890	0	98	70	3500	1500		
10		1795 Airport Rd	Breckenridge Water Department, Tarn	710	0	132	56	3000	900		
11		16201 Hwy 9 HYD HS2	Breckenridge Water Department, Tarn	530	0	98	63	1500	800		
12		112 Overlook Dr HYD 112A	Breckenridge Water Department, Woodmoor 1	840	0	110	25	1750	850	(B)-(1171 gpm)	
13		498 N Fuller Placer Rd	Breckenridge Water Department, Woodmoor 2	900	0	120	46	500	1100		
14		465 White Cloud Dr	Breckenridge Water Department, White Cloud	950	0	94	46	500	1200		
15		1153 Ski Hill Rd	Breckenridge Water Department, Ski Hill 1	920	0	148	134	500	3000		
16		350 4 O Clock Run Rd HYD 350C	Breckenridge Water Department, Ski Hill 1	1030	0	78	54	500	1700		
17		342 Slalom Dr	Breckenridge Water Department, Upper Slope	890	0	78	48	500	1300		
18		266 Proctor Cir	Breckenridge Water Department, Shadows	650	0	52	24	500	700		
19		88 Snowshoe Cir	Breckenridge Water Department, Peak 7	1010	0	103	38	500	1200		
1A		760 Columbine Rd	Breckenridge Water Department, Tarn	890	0	98	70	5500	1500		
2		640 Village Rd	Breckenridge Water Department, Tarn	770	0	53	35	3000	1100		
20		Alpensee Rd Hyd 16	Alpensee Water District, Main	1500	0	243	92	500	1900		
21		Alpensee Rd and Silverdollar Dr HYD 8	Alpensee Water District, Main	580	0	187	55	500	650		
22		Alpensee Rd and Omaha Dr HYD 4	Alpensee Water District, Main	580	0	152	98	500	950		

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.

HYDRANT FLOW DATA SUMMARY

City Red White And Blue Fd Includes Breckenridge And Blue RiverCounty Colorado(Summit)State COLORADO
(05)Witnessed by: Insurance Services OfficeDate: Feb 9, 2015

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM		PRESSURE PSI		FLOW -AT 20 PSI		REMARKS***	MODEL TYPE
				INDIVIDUAL HYDRANTS	TOTAL	STATIC	RESID.	NEEDED **	AVAIL.		
23		389 Revette Dr	Swans Nest Metropolitan District, Main	1030	0	1030	50	42	500	2100	
24		0053 Pelican Dr	Swans Nest Metropolitan District, Main	790	0	790	68	34	500	950	
25		Tiger Run RV Lot 28	Swans Nest Metropolitan District, Main	530	0	530	43	32	2000	800	(B)-(1975 gpm)
26		0277 Whispering Pines Ln	Timber Creek Water District, Main	240	0	240	70	24	2000	250	(A)-(1500.0 gpm)(B)-(251 gpm)
27		0665 Whispering Pines Cir	Timber Creek Water District, Main	750	0	750	50	24	500	800	(B)-(251 gpm)
27A		0665 Whispering Pines Cir	Timber Creek Water District, Main	750	0	750	50	24	4500	800	
2A		640 Village Rd	Breckenridge Water Department, Tarn	770	0	770	53	35	7000	1100	
3		505 S French	Breckenridge Water Department, Tarn	1110	0	1110	93	73	3500	2200	
4		123 N Main St	Breckenridge Water Department, Tarn	1200	0	1200	132	85	2500	1900	
4A		123 N Main St	Breckenridge Water Department, Tarn	1200	0	1200	132	85	4500	1900	
4B		123 N Main St	Breckenridge Water Department, Tarn	1200	0	1200	132	85	4000	1900	
5		Wellington Rd and Harris St Hyd 107	Breckenridge Water Department, Tarn	1190	0	1190	120	110	3000	4100	
6		205 Primrose Path	Breckenridge Water Department, Tarn	630	0	630	92	68	2250	1100	
7		503 Airport Rd	Breckenridge Water Department, Tarn	1450	0	1450	157	132	3000	3600	
8		0197 Huron Rd	Breckenridge Water Department, Tarn	990	0	990	148	140	3000	4400	
9		38 Dyer Trl	Breckenridge Water Department, Tarn	1240	0	1240	130	120	500	4500	

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