



April 27, 2015

Ms. Andrea Coaxum, Manager
Perkasie
P.O. Box 96
Perkasie, Pennsylvania, 18944

RE: Perkasie, Bucks County, Pennsylvania
Public Protection Classification: 03
Effective Date: August 01, 2015

Dear Ms. Andrea Coaxum,

We wish to thank you, Mr. Nicholas Fretz and Mr. David Worthington 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

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

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

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
(800) 444-4554 Option 2

cc: Mr. Nicholas Fretz, Manager, Perkasie Regional Authority
Mr. David Worthington, Chief, Perkasie Fire Company No. 1
Mr. Michael Didak, Chief Dispatcher, Bucks County Emergency Communications

HYDRANT FLOW DATA SUMMARY

City Perkasie State PENNSYLVANIA Witnessed by: Insurance Services Office Date: Feb 10, 2015
 County Pennsylvania(Bucks) State NIA (37)

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		Wyckford Dr & Hampton Circle (South End)	Perkasie Regional Authority, Low	1860	0	1860	72	36	2500	2300	
1A		Wyckford Dr & Hampton Circle (South End)	Perkasie Regional Authority, Low	1860	0	1860	72	36	750	2300	
2		Walnut St & Main St	Perkasie Regional Authority, Low	2470	0	2470	86	72	4000	5700	
2A		Walnut St & Main St	Perkasie Regional Authority, Low	2470	0	2470	86	72	3000	5700	
3		Walnut St. & Constitution Ave	Perkasie Regional Authority, Low	2630	0	2630	92	76	6000	5900	
3A		Walnut St. & Constitution Ave	Perkasie Regional Authority, Low	2630	0	2630	92	76	4500	5900	
3B		Walnut St. & Constitution Ave	Perkasie Regional Authority, Low	2630	0	2630	92	76	500	5900	
4		5th St & Arthur Ave	Perkasie Regional Authority, Low	1280	0	1280	62	55	3500	3400	
5		6th St & Arch St	Perkasie Regional Authority, Low	1630	0	1630	60	48	3000	3100	
6		3rd St & Callowhill St	Perkasie Regional Authority, Low	2070	0	2070	86	72	3500	4800	
7		8th St & Market St	Perkasie Regional Authority, Low	1910	0	1910	50	44	2250	4600	
8		7th St North of Buttonwood St	Perkasie Regional Authority, High	1810	0	1810	100	90	2500	5600	

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.