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November 1, 2007

John P. Trout, Fire Chief
Frontenac Fire Department
10555 Clayton Road
Frontenac, MO 63131

Dear Chief Trout:

In response to your recent request for I.S.O. to explain your overall grading we offer the following.

In order for ISO to apply the Fire Suppression Rating Schedule for any Fire Department in the country, that department must meet Item 106. In the Fire Suppression Rating Schedule "Minimum Facilities For Applying This Schedule" Your Department does not meet Item 106.B in the Schedule, therefore the points in your most recent report can not be applied, the average on duty staffing for your most recent grading is 2.97 (excluding vacation, sick etc.). Please see the complimentary copy of the Fire Suppression Rating Schedule enclosed. In order to apply the Schedule, your department (the Primary responding Fire Department) must be able to response with at least 4 Firefighters; the Chief may be one of the 4 responding members. This would not include Automatic Aid response.

In regards to your question on adding additional manpower if the department has 4 on duty Firefighters responding to all structures fires, your point total would be 65.89 total points. Class 4 would apply.

If the department have 6 Firefighters on duty responding to all fires in structures, your point total would increase to 70.56 class 3.

The purpose of this analysis (Review) is to gather information needed to determine a fire insurance classification, which may be used in the calculation of PROPERTY INSURANCE PREMIUMS. This analysis was not conducted for PROPERTY LOSS prevention or life safety purposes and no life safety or property loss prevention recommendations will be made.

Should you have additional questions, please do not hesitate to contact our office.

Sincerely,

A handwritten signature in cursive script that reads "Derrick A. Thomas". The signature is written in black ink and is positioned above the typed name.

Derrick A. Thomas
Community Mitigation Analyst
(800) 930-1677 x 6209 Fax (930)0038
cc: File