



LYME FIRE COMPANY

October 1st, 2016

Dear Lyme Homeowner and Property Insurer,

Through a recent ISO audit of the Town of Lyme's volunteer fire department: The Lyme Fire Company, Inc. it was determined that based on fire response data, detailed training records, type and quality of fire apparatus and other relevant factors, the Town's ISO rating was raised to a Public Protection Classification of 8B/10. A copy of the original letter from ISO sent to our First Selectman, the honorable Ralph Eno, is attached on the back of this letter.

This improved classification rating allows homeowners to possibly realize a savings in their annual homeowner's insurance policy premium based on several factors such as distance from a person's residence to either of the Lyme Fire Company's Fire stations located in the hamlets of Hamburg and Hadlyme. This classification change went into effect on October 1st of 2016, and homeowners should proactively contact their insurance provider and request a review of their policy and premium based on the improved Town's ISO rating.

Please feel free to include this letter as an instrument to achieve a review of your homeowner's policy and your eligibility for a premium reduction based on the improved Town of Lyme ISO classification.

Additional information on ISO PPC Classification codes can be found at:

<https://www.isomitigation.com/program-works/facts-and-figures-about-ppc-codes-around-the-country.html>

It is with your support of the not-for-profit (501c3) Lyme Fire Company, Inc. and our dedicated volunteers, that we were able to achieve this important milestone. Thank you.

Respectfully submitted,

John Evans
Deputy Fire Chief Y-2
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June 27, 2016

Mr. Ralph Eno, Board Chairman
Lyme
Lyme Board Of Selectman
480 Hamburg Road
Lyme, Connecticut, 06371

RE: Lyme, New London County, Connecticut
Public Protection Classification: 8B/10
Effective Date: October 01, 2016

Dear Mr. Ralph Eno,

We wish to thank you and Mr. John Evans 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 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.