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September 18, 2016

Ms. Luly E. Massaro, Commission Clerk
Public Utilities Commission
89 Jefferson Blvd.
Warwick, RI 02888

RE: Kent County Water Authority
Docket No. 4611

Dear Ms. Massaro:

Please find enclosed find an original and nine copies of the following:

1) Coventry Fire District's Responses to Kent County Water Authority's First Set of Data Request to Coventry Fire District, dated September 18, 2016.

Yours truly,

Arthur M. Read, II

AMR/lmh
Enclosures (1)
Cc: Docket 4611Service List (via electronic mail)

STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
BEFORE THE
PUBLIC UTILITIES COMMISSION

Docket No.:4611

Petition of the KENT COUNTY WATER AUTHORITY
Rate Application

COVENTRY FIRE DISTRICT'S RESPONSES TO KENT COUNTY WATER AUTHORITY'S FIRST SET OF DATA REQUESTS TO COVENTRY FIRE DISTRICT

KCWA-CFD 1-1: Regarding the Coventry Fire District's response to Commission data request set #1. Please indicate the Coventry Fire District witness that is responsible for each response.

Response: This data request does not seem to call for a response but is in the nature of an instruction as to how KCWA would like CFD to organize its responses.

Witness: None

KCWA-CFD 1-2: Regarding the response to Commission data request #4 to the Coventry Fire District, please explain how the Coventry Fire District determined the required fire flows presented in the response.

Response: Objection as to the form of the question in that it seeks to determine how CFD "… determined required fire flows…" in response to Comm – CFD 1.4. CFD did not determine "required rate flow" and, therefore, the DR is predicated upon an inaccurate understanding of CRD's earlier response.

Without waiving its objection, CFD repeats Comm – CFD 1.4 and CFD's response herein:

> 1.4 What rate of flow is deemed necessary to provide fire suppression service from a fire truck?
>
> Response: This is a more difficult request to accurately respond. A fire truck (and, in particular, our pumper truck) discharges water for fire suppression at the rate of 1,500 gal/min. What is deemed "necessary" depends upon the fire's nature and location. The minimum "necessary" rate of flow could be as low as 90 gal/min or as high as 1,500 gal/min. In any event, our fire truck or pumper is able to accommodate the necessary rate of flow in any and all of these situations.

The original DR inquired as to "rate of flow" as opposed to "fire flows" (which is the term used by KCWA). Assuming that KCWA means "rate of flow", CFD responds that it tried very carefully in answering the Commission's DR not to determine what rate of flow was necessary to provide fire suppression service from a fire truck because the answer varies according to the fire-fighting situation which is presented to the fire fighters.

For instance, take a house fire with one room involved, as an example. The amount of water necessary to extinguish such a fire would depend upon the nature and extent of the flammables in the room. Such a fire might be extinguished with as little as 50 gallons of water or as much as 200 gallons of water.

Without meaning to appear obtuse, if the purpose of this DR is to determine whether or

not CFD has any complaint as to the adequacy of KCWA's public fire hydrants, it does not. As noted in CFD's response to Comm – CFD 1.3, CFD has only used KCWA's hydrants an estimated 40 times regarding working fires since 2000, by recollection, and the adequacy of the rate of water flow from the public fire hydrants was never a cause for concern or complaint.

Witness: Robert Warren, Chief
Coventry Fire District
571 Washington Street
Coventry, RI 02816

KCWA-CFD 1-3: Does the CFD agree that the Insurance Services Office establishes required fire flow volumes as part of its fire insurance ratings of municipalities? Does CFD agree that the ISO has no required fire flow from a public fire hydrant less than 500 gallons per minute? What is the maximum required fire flow from a public fire hydrant according to ISO standards?

Response: Because there are three subsidiary questions in this one DR, CFD will break out each question and answer it separately.

Does the CFD agree that the Insurance Services Office establishes required fire flow volumes as part of its fire insurance ratings of municipalities? **NO.**

Does CFD agree that the ISO has no required fire flow from a public fire hydrant less than 500 gallons per minute? **N/A ISO does not have any standard regarding "required fire flow" as indicated more fully below.**

What is the maximum required fire flow from a public fire hydrant according to ISO standards? **N/A ISO does not have any standards as indicated more fully below.**

This Data Request is based upon a fundamental misunderstanding of what Insurance Services Office, Inc. ("ISO") is, what it does and what organization establishes firefighting standards.

"ISO collects and evaluations information from communities … on their structure fire suppression capabilities". See Public Protection Classification Summary Report – Coventry FD – RHODE ISLAND. November 2014 (attached) at Page 1.

ISO analyzes that data using its own rating schedule and then rates the community by assigning it a "Public Protection Classification ("PPC" [tm]) number.

This Public Protection Classification ("PPC" [tm]) number is then used by insurance companies to actuarially determine the fire damage risk which a community poses and that determination is used to set fire insurance premiums.

In assessing the fire risk which a community poses, "ISO's PPC program evaluates communities according to a uniform set of criteria, incorporating nationally recognized standards

developed by the National Fire Protection Association and the American Water Works Association." *id.*

"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 [*sic*] to offer or prices to charge for personal or commercial property insurance." See November 24, 2014 Letter of Transmittal of Dominic Santanna, Manager – National Processing Center, ISO, enclosing Public Protection Classification Summary Report – Coventry FD – RHODE ISLAND. November 2014 (attached) at page 1.

ISO is little more than a rating agency which evaluates and rates the fire protection services of fire departments around the country and, then, sells that information to insurance companies where it is used, in turn, to set fire insurance policy rates. It is akin to Standard & Poor's or Moody's Investors Service or Fitch Group, in the investment world or Martindale-Hubbell, in the legal world.

When the DR uses the term "ISO standards" it misperceives ISO's function. ISO does not establish any standards, it rates by applying standards promulgated by others.

Witness: Robert Warren, Chief
Coventry Fire District
571 Washington Street
Coventry, RI 02816

KCWA-CFD 1-4: Please provide a copy of the latest ISO fire service rating for Coventry that includes the Coventry Fire District.

Response: Objection as to the form of the question. As written the DR seeks information concerning a portion of the Town of Coventry. We read this to request CFD to supply the ISO Public Protection Classification survey for CFD (whose catchment area lies within the Town of Coventry).

With that understanding, attached hereto is ISO letter of transmittal to CFD of November 24, 2014 enclosing the ISO analysis and rating of CFD. Timothy Brown, Water Superintendent of KCWA was copied on this letter and, presumably, already has it and the attached analysis.

Witness: Robert Warren, Chief
Coventry Fire District
571 Washington Street
Coventry, RI 02816
As to custody of the document only.

KCWA-CFD 1-5: Division witness, Mr. Mierzwa, testified that: "At present, residents are likely already indirectly paying for Kent County's fire protection charges through fees assessed by their fire district. Central Coventry Fire District, for example, collects the funds required to support its operations through the assessment of a tax that is based on property values. Kent County's proposal would double-charge residents and businesses that receive fire protection service from Central Coventry Fire District because those residents and businesses would pay once through fire district assessed fees and a second time through Kent County's proposed per-meter charge." Based on that testimony and assuming the same statements would apply to the Coventry (Anthony) Fire District:

1) Please provide a report of the Coventry Fire District's annual revenues and expenses for the past three years plus the current year to date. This report should show sufficient detail to see the charges from the Kent County Water Authority for public fire protection (hydrant charges) as well as the source of all revenues for the District.

Response: Attached hereto are the following:

1) CFD FY 2012/2013 Unaudited Profit & Loss Statement;
2) CFD Unaudited Profit & Loss Statement for the period December 2013 through November 2014;
3) CFD Unaudited Profit & Loss Statement for the period December 2014 through November 2015 and
4) CFD Unaudited Profit & Loss Statement for the partial fiscal year December 2015 through August 2016

2) Please explain how the Coventry Fire District recovers the costs of public fire protection billed by the Kent County Water Authority? If it is through assessments, please provide the annual assessment (mil rate or amount) related to the Kent County Water Authority's charges for public fire service. If it is recovered some other way, please explain how those costs are recovered.

Response: CFD is a quasi-municipal agency created by various Acts of the General Assembly. Its daily governance is through a Board of Directors which is elected at an annual Financial District Meeting. The District itself is governed by its Electors who adopt an annual budget at the same Financial District Meeting. As a result, there isn't any "assessment" in the sense that CFD understands the term to be used above.

The Board of Directors, through its Treasurer, prepares a proposed a budget and submits

it to its Electors. However it is the Electors which adopt the final budget. The Electors can amend the proposed budget (either by increasing or decreasing the bottom line but not any particular account, only) and, as recent events have shown, CFD's Electors are ready, willing and able to make substantial changes to the proposed budget.

Once a budget is adopted, CFD issues tax bills just as any other municipality does and the tax assessed and levied is calculated in the same manner as is followed by Rhode Island municipalities. At the moment, the CFD tax rate is $3.28 per thousand of assessed residential realty and $4.92 per thousand of all other assessed realty.

In addition, CFD derives income from its Rescue unit by billing medical insurers for the use of the CFD Rescue unit and personnel by the insurers' customers.

There is some small income derived by home inspections by the department incident to the sale of realty.

KCWA's charges, whether for hydrant charges, water usage or the like are budgeted for just as are items such as wages, debt service and other overhead costs.

3) If the Kent County Water Authority stopped billing the Coventry Fire District for public fire protection next year, how much would it reduce the annual expenses of the District? Would the Coventry Fire District reduce its assessments or charges to correspond to the reduced charges from the Kent County Water Authority? If so, what would be the reduction and what would the impact be on the typical homeowner? If not, (1) why not and (2) what would the Coventry Fire District do with the additional revenue (in the absence of charges for public fire service charges from the Kent County Water Authority)?

Response: CFD objects to the data request, as phrased, as it is in the form of a hypothetical question and calls for speculation. However, without waiving its objection, FCD responds as follows.

For ease of reference, CFD books KCWA's charges for public fire hydrant rental to account 6600 in its chart of accounts and the budgeted amount for that expense can be found as such on the attached Profit & Loss Statements and current CFD budget.

As of the most recent budget, KCWA billed CFD approximately $127,000 for hydrant rental ($139.33/hydrant/quarter for 228 hydrants). If the Commission authorizes the tariff which KCWA is petitioning for that charge would increase to approximately $228,600 ($251.22/hydrant/quarter for 228 hydrants) in the next billing cycle and more thereafter. CFD

estimates that the billing under KCWA's proposed tariffs would soon increase to approximately $252,879 in 2019. At present, CFD's total budget is $2,250,000. KCWA's charges equal 5.64% of CFD's current budget, would equal 10.16% of its next budget (assuming no increase to the bottom line) and 11.24% in 2019 (assuming no increase to the bottom line).

If KCWA stopped billing the CFD for public fire protection next year, the Board of Directors would reduce its proposed budget by a like amount (or approximately $127,000 at current hydrant billing rates).

It is impossible to predict what action the Electors would take at the Annual District Financial Meeting but CFD's Board seriously doubts that the Electors would charge themselves for an expense that the District would no longer be paying, under your hypothetical.

However, assuming for the purpose of this response to this DR, only, that CFD did not reduce its budget to reflect the reduction in KCWA's charges (which is almost certainly not going to happen), then CFD's Board of Directors would intend to use any such financial "windfall" in the following manner.

CFD has experienced significant adverse impact to its financial stability over the past six years or so. There is a multitude of possible uses to which such hypothetical savings (that might be realized as a result of KCWA stopping its billing of CFD for public fire protection) could be put to. They include paying off or down the following:

Coventry Credit Union line of credit	$420,000
Debt on existing equipment	$350,000
Payment due ERSRI	$ 56,000
Payable to North American Power	$ 44,000
Payable to KCWA	$100,000
Contributing to unfunded vacation and sick benefits	$250,000
Funding currently unfunded reserve for future health insurance costs	.$1,500,000 +/-
Funding unfunded pension liability:	.$1,500,000 +/-
Establishing a reserve to replace aging firefighting equipment	$X

Simply stated, any savings would be applied to retiring CFD's other outstanding debts for benefits due its professional employees under successive Collective Bargaining Agreements, to its retirees under state law and Collective Bargaining Agreements, for unfunded pension liability and to operate the District in a prudent and measured fashion (as opposed to lurching from crisis to crisis).

The estimated reduction to the tax rate would be approximately $0.20 cents per thousand of valuation or, for residential realty, a reduction from $3.28 to $3.08 (or a reduction of 6.10%) per thousand of assessed residential realty and, for all other assessed realty a reduction from $4.92 to $4.72 (or a reduction of 4.07%) per thousand of all other assessed realty.

However, it should also be understood, given the nature of financial town or district meetings in Rhode Island, that the Electors could decide to increase CFD's tax rate to enable the District to pay down its other debts as listed above.

Witness: David P. Krekorian CPA, MST
District Treasurer
David P. Krekorian CPA LTD
1615 Pontiac Avenue
Cranston, RI 02920

/s/ Arthur M. Read, II
Arthur M. Read, II (0830)
Attorney for Intervenor Coventry Fire District
Del Sesto & Read, Incorporated
612 Greenwich Avenue
Warwick, RI 02886
(401) 340-1019
Art@Delamrlaw.com
September 18, 2016

Certification

I certify that I forward a copy of the foregoing Motion and a Memorandum in support thereof via e-mail to all on the following service list on September 18, 2016 and hand-delivered an original and nine copies to the Public Utilities Commission on September 19, 2016.

/s/ Arthur M. Read, II

4B Eves Drive, Suite 200
P.O. Box 961
Marlton, NJ 08053-3112

t 1.800.444.4554 Opt. 2
f 1.800.777.3929

November 24, 2014

Mr. Paul Labbadia, Administrator
Coventry FD
571 Washington Street
Coventry, Rhode Island, 02816

RE: Coventry Fd, Kent County, Rhode Island
Public Protection Classification: 04/4X
Effective Date: March 01, 2015

Dear Mr. Paul Labbadia,

We wish to thank you Mr. Timothy Brown and Chief Paul Labbadia 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. Timothy Brown, Water Superintendent, Kent County Water Authority
Chief Paul Labbadia, Chief, Coventry FD
Mr. Frank Brown, Director, Coventry Fire Alarm

Public Protection Classification

Summary Report

Coventry FD

RHODE ISLAND

Prepared by

Insurance Services Office, Inc.
4B Eves Drive, Suite 200
P.O. Box 961
Marlton, New Jersey 08053-3112
(856) 985-5600

November 2014

Background Information

Introduction

ISO collects and evaluates information from communities in the United States on their structure fire suppression capabilities. The data is analyzed using our Fire Suppression Rating Schedule (FSRS™) and then a Public Protection Classification (PPC™) number is assigned to the community. The surveys are conducted whenever it appears that there is a possibility of a classification change. As such, the PPC program provides important, up-to-date information about fire protection services throughout the country.

The Fire Suppression Rating Schedule (FSRS) recognizes fire protection features only as they relate to suppression of first alarm structure fires. In many communities, fire suppression may be only a small part of the fire department's overall responsibility. ISO recognizes the dynamic and comprehensive duties of a community's fire service, and understands the complex decisions a community must make in planning and delivering emergency services. However, in developing a community's Public Protection Classification, only features related to reducing property losses from structural fires are evaluated. Multiple alarms, simultaneous incidents and life safety are not considered in this evaluation. The PPC program evaluates the fire protection for small to average size buildings. Specific properties with a Needed Fire Flow in excess of 3,500 gpm are evaluated separately and assigned an individual classification.

A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Statistical data on insurance losses bears out the relationship between excellent fire protection – as measured by the PPC program – and low fire losses. So, insurance companies use PPC information for marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance. In general, the price of fire insurance in a community with a good PPC is substantially lower than in a community with a poor PPC, assuming all other factors are equal.

ISO is an independent company that serves insurance companies, communities, fire departments, insurance regulators, and others by providing information about risk. ISO's expert staff collects information about municipal fire suppression efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data and assigns a Public Protection Classification – a number from 1 to 10. Class 1 represents an exemplary fire suppression program, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria.

ISO's PPC program evaluates communities according to a uniform set of criteria, incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association. A community's PPC depends on:

- **Needed Fire Flows**, which are representative building locations used to determine the theoretical amount of water necessary for fire suppression purposes.
- **Emergency Communications**, including emergency reporting, telecommunicators, and dispatching systems.
- **Fire Department**, including equipment, staffing, training, geographic distribution of fire companies, operational considerations, and community risk reduction.
- **Water Supply**, including inspection and flow testing of hydrants, alternative water supply operations, and a careful evaluation of the amount of available water compared with the amount needed to suppress fires up to 3,500 gpm.

Data Collection and Analysis

ISO has evaluated and classified over 48,000 fire protection areas across the United States using its Fire Suppression Rating Schedule (FSRS). A combination of meetings between trained ISO field representatives and the dispatch center coordinator, community fire official, and water superintendent is used in conjunction with a comprehensive questionnaire to collect the data necessary to determine the PPC number. In order for a community to obtain a classification better then a Class 9, three elements of fire suppression features are reviewed. These three elements are Emergency Communications, Fire Department, and Water Supply.

A review of the **Emergency Communications** accounts for 10% of the total classification. This section is weighted at **10 points,** as follows:

- Emergency Reporting 3 points
- Telecommunicators 4 points
- Dispatch Circuits 3 points

A review of the **Fire Department** accounts for 50% of the total classification. ISO focuses on a fire department's first alarm response and initial attack to minimize potential loss. The fire department section is weighted at **50 points,** as follows:

- Engine Companies 6 points
- Reserve Pumpers 0.5 points
- Pump Capacity 3 points
- Ladder/Service Companies 4 points
- Reserve Ladder/Service Trucks 0.5 points
- Deployment Analysis 10 points
- Company Personnel 15 points
- Training 9 points
- Operational considerations 2 points
- Community Risk Reduction 5.5 points (in addition to the 50 points above)

A review of the **Water Supply** system accounts for 40% of the total classification. ISO reviews the water supply a community uses to determine the adequacy for fire suppression purposes. The water supply system is weighted at **40 points,** as follows:

- Credit for Supply System 30 points
- Hydrant Size, Type & Installation 3 points
- Inspection & Flow Testing of Hydrants 7 points

There is one additional factor considered in calculating the final score – **Divergence.**

Even the best fire department will be less than fully effective if it has an inadequate water supply. Similarly, even a superior water supply will be less than fully effective if the fire department lacks the equipment or personnel to use the water. The FSRS score is subject to modification by a divergence factor, which recognizes disparity between the effectiveness of the fire department and the water supply.

The Divergence factor mathematically reduces the score based upon the relative difference between the fire department and water supply scores. The factor is introduced in the final equation.

Public Protection Classification Number

The PPC number assigned to the community will depend on the community's score on a 100-point scale:

PPC	Points
1	90.00 or more
2	80.00 to 89.99
3	70.00 to 79.99
4	60.00 to 69.99
5	50.00 to 59.99
6	40.00 to 49.99
7	30.00 to 39.99
8	20.00 to 29.99
9	10.00 to 19.99
10	0.00 to 9.99

The classification numbers are interpreted as follows:

- Class 1 through (and including) Class 8 represents a fire suppression system that includes an FSRS creditable dispatch center, fire department, and water supply.
- Class 8B is a special classification that recognizes a superior level of fire protection in otherwise Class 9 areas. It is designed to represent a fire protection delivery system that is superior except for a lack of a water supply system capable of the minimum FSRS fire flow criteria of 250 gpm for 2 hours.
- Class 9 is a fire suppression system that includes a creditable dispatch center, fire department but no FSRS creditable water supply.
- Class 10 does not meet minimum FSRS criteria for recognition, including areas that are beyond five road miles of a recognized fire station.

New Public Protection Classifications effective July 1, 2014

We're revising our Public Protection Classifications (PPC™) to capture the effects of enhanced fire protection capabilities that reduce fire loss and fire severity in Split Class 9 and Split Class 8B areas (as outlined below). This new structure benefits the fire service, community, and property owner.

New classifications
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. Here are the new classifications and what they mean.

Split classifications
When we develop a split classification for a community — for example 5/9 — the first number is the class that applies to properties within 5 road miles of the responding fire station and 1,000 feet of a creditable water supply, such as a fire hydrant, suction point, or dry hydrant. The second number is the class that applies to properties within 5 road miles of a fire station but beyond 1,000 feet of a creditable water supply. We have revised the classification to reflect more precisely the risk of loss in a community, replacing Class 9 and 8B in the second part of a split classification with revised designations.

What's changed with the new classifications?
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 displayed 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.

Prior Classification	New Classification
1/9	1/1X
2/9	2/2X
3/9	3/3X
4/9	4/4X
5/9	5/5X
6/9	6/6X
7/9	7/7X
8/9	8/8X
9	9

Prior Classification	New Classification
1/8B	1/1Y
2/8B	2/2Y
3/8B	3/3Y
4/8B	4/4Y
5/8B	5/5Y
6/8B	6/6Y
7/8B	7/7Y
8/8B	8/8Y
8B	8B

What's changed?
As you can see, we're still maintaining split classes, but it's how we represent them to insurers that's changed. The new designations reflect a reduction in fire severity and loss and have the potential to reduce property insurance premiums.

Benefits of the revised split class designations

- To the fire service, the revised designations identify enhanced fire suppression capabilities used throughout the fire protection area
- To the community, the new classes reward a community's fire suppression efforts by showing a more reflective designation
- To the individual property owner, the revisions offer the potential for decreased property insurance premiums

New water class
Our data also shows that risks located more than 5 but less than 7 road miles from a responding fire station with a creditable water source within 1,000 feet had better loss experience than those farther than 5 road miles from a responding fire station with no creditable water source. We've introduced a new classification —10W — to recognize the reduced loss potential of such properties.

What's changed with Class 10W?
Class 10W is property-specific. Not all properties in the 5-to-7-mile area around the responding fire station will qualify. The difference between Class 10 and 10W is that the 10W-graded risk or property is within 1,000 feet of a creditable water supply. Creditable water supplies include fire protection systems using hauled water in any of the split classification areas.

What's the benefit of Class 10W?
10W gives credit to risks within 5 to 7 road miles of the responding fire station and within 1,000 feet of a creditable water supply. That's reflective of the potential for reduced property insurance premiums.

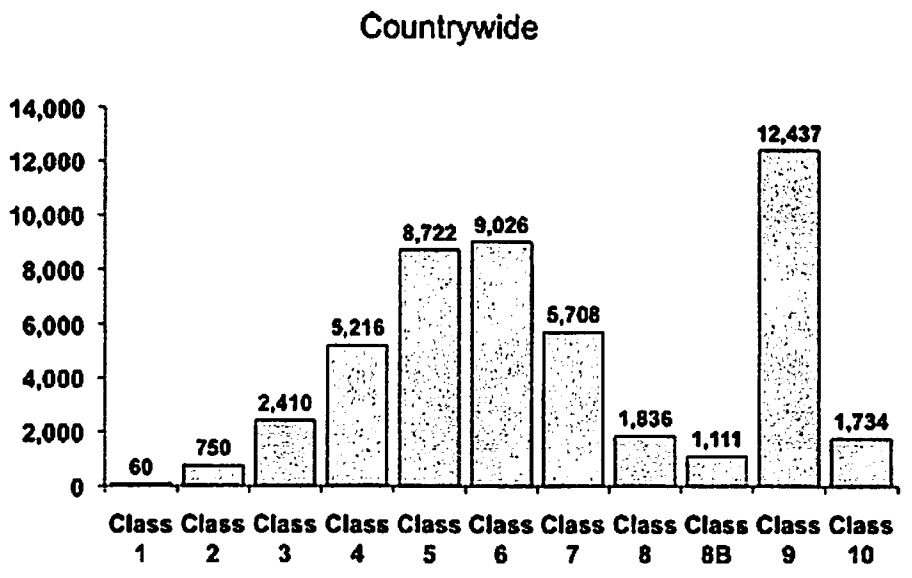
What does the fire chief have to do?
Fire chiefs don't have to do anything at all. The revised classifications will change automatically effective July 1, 2014*.

What if I have additional questions?
Feel free to contact ISO at 800.444.4554 or email us at PPC-Cust-Serv@iso.com.

*The new classifications do not apply in Texas.

Distribution of Public Protection Classification Numbers

The 2014 published countrywide distribution of communities by the Public Protection Classification number is as follows:



Assistance

The PPC program offers help to communities, fire departments and other public officials as they plan for, budget, and justify improvements. ISO is also available to assist in the understanding of the details of this evaluation.

ISO Public Protection representatives can be reached by telephone at (800) 444-4554. The technical specialists at this telephone number have access to the details of this evaluation and can effectively speak with you about your PPC questions. What's more, we can be reached via the internet at www.isomitigation.com/talk/.

We also have a website dedicated to our Community Hazard Mitigation Classification programs at www.isomitigation.com. Here, fire chiefs, building code officials, community leaders and other interested citizens can access a wealth of data describing the criteria used in evaluating how cities and towns are protecting residents from fire and other natural hazards. This website will allow you to learn more about ISO's Public Protection Classification program. The website provides important background information, insights about the PPC grading processes and technical documents. ISO is also pleased to offer Fire Chiefs Online — a special secured website with information and features that can help improve your ISO Public Protection Classification, including a list of the Needed Fire Flows for all the commercial occupancies ISO has on file for your community. Visitors to the site can download information, see statistical results and also contact ISO for assistance.

In addition, on-line access to the Fire Suppression Rating Schedule and its commentaries is available to registered customers for a fee. However, fire chiefs and community chief administrative officials are given access privileges to this information without charge.

To become a registered fire chief or community chief administrative official, register at www.isomitigation.com.

Public Protection Classification

ISO concluded its review of the fire suppression features being provided for Coventry FD. The resulting community classification is **Class 04/4X**.

If the classification is a single class, the classification applies to properties with a Needed Fire Flow of 3,500 gpm or less in the community. If the classification is a split class (e.g., 6/XX), the following applies:

- The first class (e.g., "6" in a 6/XX) applies to properties within 5 road miles of a recognized fire station and within 1,000 feet of a fire hydrant or alternate water supply.
- The second class (XX or XY) applies to properties beyond 1,000 feet of a fire hydrant but within 5 road miles of a recognized fire station.
- Alternative Water Supply: The first class (e.g., "6" in a 6/10) applies to properties within 5 road miles of a recognized fire station with no hydrant distance requirement.
- Class 10 applies to properties over 5 road miles of a recognized fire station.
- Specific properties with a Needed Fire Flow in excess of 3,500 gpm are evaluated separately and assigned an individual classification.

Summary Evaluation Analysis

FSRS Feature	Earned Credit	Credit Available
Emergency Communications		
414. Credit for Emergency Reporting	**1.35**	3
422. Credit for Telecommunicators	**1.99**	4
432. Credit for Dispatch Circuits	**1.35**	3
440. Credit for Receiving and Handling Fire Alarms	**4.69**	**10**
Fire Department		
513. Credit for Engine Companies	**6.00**	6
523. Credit for Reserve Pumpers	**0.00**	0.50
532. Credit for Pump Capacity	**3.00**	3
549. Credit for Ladder Service	**4.00**	4
553. Credit for Reserve Ladder and Service Trucks	**0.00**	0.50
561. Credit for Deployment Analysis	**8.62**	10
571. Credit for Company Personnel	**5.82**	15
581. Credit for Training	**3.06**	9
730. Credit for Operational Considerations	**2.00**	2
590. Credit for Fire Department	**32.50**	**50**
Water Supply		
616. Credit for Supply System	**17.73**	30
621. Credit for Hydrants	**3.00**	3
631. Credit for Inspection and Flow Testing	**4.80**	7
640. Credit for Water Supply	**25.53**	**40**
Divergence	**-0.23**	–
1050. Community Risk Reduction	**4.87**	**5.50**
Total Credit	**67.36**	**105.50**

Emergency Communications

Ten percent of a community's overall score is based on how well the communications center receives and dispatches fire alarms. Our field representative evaluated:

- Communications facilities provided for the general public to report structure fires
- Enhanced 9-1-1 Telephone Service including wireless
- Computer-aided dispatch (CAD) facilities
- Alarm receipt and processing at the communication center
- Training and certification of telecommunicators
- Facilities used to dispatch fire department companies to reported structure fires

	Earned Credit	Credit Available
414. Credit Emergency Reporting	**1.35**	3
422. Credit for Telecommunicators	**1.99**	4
432. Credit for Dispatch Circuits	**1.35**	3
Item 440. Credit for Emergency Communications:	**4.69**	**10**

Item 414 - Credit for Emergency Reporting (3 points)

The first item reviewed is Item 414 "Credit for Emergency Reporting (CER)". This item reviews the emergency communication center facilities provided for the public to report fires including 911 systems (Basic or Enhanced), Wireless Phase I and Phase II, Voice over Internet Protocol, Computer Aided Dispatch and Geographic Information Systems for automatic vehicle location. ISO uses National Fire Protection Association (NFPA) 1221, *Standard for the Installation, Maintenance and Use of Emergency Services Communications Systems* as the reference for this section.

Item 410. Emergency Reporting (CER)	Earned Credit	Credit Available
A./B. Basic 9-1-1, Enhanced 9-1-1 or No 9-1-1 For maximum credit, there should be an Enhanced 9-1-1 system, Basic 9-1-1 and No 9-1-1 will receive partial credit.	20.00	20
1. E9-1-1 Wireless Wireless Phase I using Static ALI (automatic location identification) Functionality (10 points); Wireless Phase II using Dynamic ALI Functionality (15 points); Both available will be 25 points	10.00	25
2. E9-1-1 Voice over Internet Protocol (VoIP) Static VoIP using Static ALI Functionality (10 points); Nomadic VoIP using Dynamic ALI Functionality (15 points); Both available will be 25 points	10.00	25
3. Computer Aided Dispatch Basic CAD (5 points); CAD with Management Information System (5 points); CAD with Interoperability (5 points)	5.00	15
4. Geographic Information System (GIS/AVL) The PSAP uses a fully integrated CAD/GIS management system with automatic vehicle location (AVL) integrated with a CAD system providing dispatch assignments.	0.00	15
Review of Emergency Reporting total:	45.00	100

Item 422- Credit for Telecommunicators (4 points)

The second item reviewed is Item 422 "Credit for Telecommunicators (TC)". This item reviews the number of Telecommunicators on duty at the center to handle fire calls and other emergencies. All emergency calls including those calls that do not require fire department action are reviewed to determine the proper staffing to answer emergency calls and dispatch the appropriate emergency response. NFPA 1221, *Standard for the Installation, Maintenance and Use of Emergency Services Communications Systems,* recommends that ninety-five percent of emergency calls shall be answered within 15 seconds and ninety-nine percent of emergency calls shall be answered within 40 seconds. In addition, NFPA recommends that ninety percent of emergency alarm processing shall be completed within 60 seconds and ninety-nine percent of alarm processing shall be completed within 90 seconds of answering the call.

To receive full credit for operators on duty, ISO must review documentation to show that the communication center meets NFPA 1221 call answering and dispatch time performance measurement standards. This documentation may be in the form of performance statistics or other performance measurements compiled by the 9-1-1 software or other software programs that are currently in use such as Computer Aided Dispatch (CAD) or Management Information System (MIS).

Item 420. Telecommunicators (CTC)	Earned Credit	Credit Available
A1. Alarm Receipt (AR) Receipt of alarms shall meet the requirements in accordance with the criteria of NFPA 1221	19.72	20
A2. Alarm Processing (AP) Processing of alarms shall meet the requirements in accordance with the criteria of NFPA 1221	20.00	20
B. Emergency Dispatch Protocols (EDP) Telecommunicators have emergency dispatch protocols (EDP) containing questions and a decision-support process to facilitate correct call categorization and prioritization.	0.00	20
C. Telecommunicator Training and Certification (TTC) Telecommunicators meet the qualification requirements referenced in NFPA 1061, *Standard for Professional Qualifications for Public Safety Telecommunicator,* and/or the Association of Public-Safety Communications Officials - International (APCO) *Project 33.* Telecommunicators are certified in the knowledge, skills, and abilities corresponding to their job functions.	5.00	20
D. Telecommunicator Continuing Education and Quality Assurance (TQA) Telecommunicators participate in continuing education and/or in-service training and quality-assurance programs as appropriate for their positions	5.00	20
Review of Telecommunicators total:	49.72	100

Item 432 - Credit for Dispatch Circuits (3 points)

The third item reviewed is Item 432 "Credit for Dispatch Circuits (CDC)". This item reviews the dispatch circuit facilities used to transmit alarms to fire department members. A "Dispatch Circuit" is defined in NFPA 1221 as "A circuit over which an alarm is transmitted from the communications center to an emergency response facility (ERF) or emergency response units (ERUs) to notify ERUs to respond to an emergency". All fire departments (except single fire station departments with full-time firefighter personnel receiving alarms directly at the fire station) need adequate means of notifying all firefighter personnel of the location of reported structure fires. The dispatch circuit facilities should be in accordance with the general criteria of NFPA 1221. "Alarms" are defined in this Standard as "A signal or message from a person or device indicating the existence of an emergency or other situation that requires action by an emergency response agency".

There are two different levels of dispatch circuit facilities provided for in the Standard – a primary dispatch circuit and a secondary dispatch circuit. In jurisdictions that receive 730 alarms or more per year (average of two alarms per 24-hour period), two separate and dedicated dispatch circuits, a primary and a secondary, are needed. In jurisdictions receiving fewer than 730 alarms per year, a second dedicated dispatch circuit is not needed. Dispatch circuit facilities installed but not used or tested (in accordance with the NFPA Standard) receive no credit.

The score for Credit for Dispatch Circuits (CDC) is influenced by monitoring for integrity of the primary dispatch circuit. There are up to 0.90 points available for this Item. Monitoring for integrity involves installing automatic systems that will detect faults and failures and send visual and audible indications to appropriate communications center (or dispatch center) personnel. ISO uses NFPA 1221 to guide the evaluation of this item. ISO's evaluation also includes a review of the communication system's emergency power supplies.

Item 432 "Credit for Dispatch Circuits (CDC)" = 1.35 points

Fire Department

Fifty percent of a community's overall score is based upon the fire department's structure fire suppression system. ISO's field representative evaluated:

- Engine and ladder/service vehicles including reserve apparatus
- Equipment carried
- Response to reported structure fires
- Deployment analysis of companies
- Available and/or responding firefighters
- Training

	Earned Credit	Credit Available
513. Credit for Engine Companies	**6.00**	6
523. Credit for Reserve Pumpers	**0.00**	0.5
532. Credit for Pumper Capacity	**3.00**	3
549. Credit for Ladder Service	**4.00**	4
553. Credit for Reserve Ladder and Service Trucks	**0.00**	0.5
561. Credit for Deployment Analysis	**8.62**	10
571. Credit for Company Personnel	**5.82**	15
581. Credit for Training	**3.06**	9
581. Credit for Operational Considerations	**2.00**	2
Item 590. Credit for Fire Department:	**32.50**	**50**

Basic Fire Flow

The Basic Fire Flow for the community is determined by the review of the Needed Fire Flows for selected buildings in the community. The fifth largest Needed Fire Flow is determined to be the Basic Fire Flow. The Basic Fire Flow has been determined to be 2250 gpm.

Item 513 - Credit for Engine Companies (6 points)

The first item reviewed is Item 513 "Credit for Engine Companies (CEC)". This item reviews the number of engine companies, their pump capacity, hose testing, pump testing and the equipment carried on the in-service pumpers. To be recognized, pumper apparatus must meet the general criteria of NFPA 1901, *Standard for Automotive Fire Apparatus* which include a minimum 250 gpm pump, an emergency warning system, a 300 gallon water tank, and hose. At least 1 apparatus must have a permanently mounted pump rated at 750 gpm or more at 150 psi.
The review of the number of needed pumpers considers the response distance to built-upon areas; the Basic Fire Flow; and the method of operation. Multiple alarms, simultaneous incidents, and life safety are not considered.

The greatest value of A, B, or C below is needed in the fire district to suppress fires in structures with a Needed Fire Flow of 3,500 gpm or less: **2 engine companies**

a) **1 engine companies** to provide fire suppression services to areas to meet NFPA 1710 criteria or within 1½ miles.

b) **2 engine companies** to support a Basic Fire Flow of 2250 gpm.

c) **2 engine companies** based upon the fire department's method of operation to provide a minimum two engine response to all first alarm structure fires.

The FSRS recognizes that there are **2 engine companies** in service.

The FSRS also reviews Automatic Aid. Automatic Aid is considered in the review as assistance dispatched automatically by contractual agreement between two communities or fire districts. That differs from mutual aid or assistance arranged case by case. ISO will recognize an Automatic Aid plan under the following conditions:

- It must be prearranged for first alarm response according to a definite plan. It is preferable to have a written agreement, but ISO may recognize demonstrated performance.
- The aid must be dispatched to all reported structure fires on the initial alarm.
- The aid must be provided 24 hours a day, 365 days a year.

FSRS Item 512.D "Automatic Aid Engine Companies" responding on first alarm and meeting the needs of the city for basic fire flow and/or distribution of companies are factored based upon the value of the Automatic Aid plan (up to 1.00 can be used as the factor). The Automatic Aid factor is determined by a review of the Automatic Aid provider's communication facilities, how they receive alarms from the graded area, inter-department training between fire departments, and the fire ground communications capability between departments.

For each engine company, the credited Pump Capacity (PC), the Hose Carried (HC), the Equipment Carried (EC) all contribute to the calculation for the percent of credit the FSRS provides to that engine company.

Item 513 "Credit for Engine Companies (CEC)" = 6.00 points

Item 523 - Credit for Reserve Pumpers (0.50 points)

The item is Item 523 "Credit for Reserve Pumpers (CRP)". This item reviews the number and adequacy of the pumpers and their equipment. The number of needed reserve pumpers is 1 for each 8 needed engine companies determined in Item 513, or any fraction thereof.

Item 523 "Credit for Reserve Pumpers (CRP)" = 0.00 points

Item 532 – Credit for Pumper Capacity (3 points)

The next item reviewed is Item 532 "Credit for Pumper Capacity (CPC)". The total pump capacity available should be sufficient for the Basic Fire Flow of 2250 gpm. The maximum needed pump capacity credited is the Basic Fire Flow of the community.

Item 532 "Credit for Pumper Capacity (CPC)" = 3.00 points

Item 549 – Credit for Ladder Service (4 points)

The next item reviewed is Item 549 "Credit for Ladder Service (CLS)". This item reviews the number of response areas within the city with 5 buildings that are 3 or more stories or 35 feet or more in height, or with 5 buildings that have a Needed Fire Flow greater than 3,500 gpm, or any combination of these criteria. The height of all buildings in the city, including those protected by automatic sprinklers, is considered when determining the number of needed ladder companies. Response areas not needing a ladder company should have a service company. Ladders, tools and equipment normally carried on ladder trucks are needed not only for ladder operations but also for forcible entry, ventilation, salvage, overhaul, lighting and utility control.

The number of ladder or service companies, the height of the aerial ladder, aerial ladder testing and the equipment carried on the in-service ladder trucks and service trucks is compared with the number of needed ladder trucks and service trucks and an FSRS equipment list. Ladder trucks must meet the general criteria of NFPA 1901, *Standard for Automotive Fire Apparatus* to be recognized.

The number of needed ladder-service trucks is dependent upon the number of buildings 3 stories or 35 feet or more in height, buildings with a Needed Fire Flow greater than 3,500 gpm, and the method of operation.

The FSRS recognizes that there are **1 ladder companies** in service. These companies are needed to provide fire suppression services to areas to meet NFPA 1710 criteria or within 2½ miles and the number of buildings with a Needed Fire Flow over 3,500 gpm or 3 stories or more in height, or the method of operation.

The FSRS recognizes that there are **0 service companies** in service.

Item 549 "Credit for Ladder Service (CLS)" = 4.00 points

Item 553 – Credit for Reserve Ladder and Service Trucks (0.50 points)

The next item reviewed is Item 553 "Credit for Reserve Ladder and Service Trucks (CRLS)". This item considers the adequacy of ladder and service apparatus when one (or more in larger communities) of these apparatus are out of service. The number of needed reserve ladder and service trucks is 1 for each 8 needed ladder and service companies that were determined to be needed in Item 540, or any fraction thereof.

Item 553 "Credit for Reserve Ladder and Service Trucks (CRLS)" = 0.00 points

Item 561 – Deployment Analysis (10 points)

Next, Item 561 "Deployment Analysis (DA)" is reviewed. This Item examines the number and adequacy of existing engine and ladder-service companies to cover built-upon areas of the city.

To determine the Credit for Distribution, first the Existing Engine Company (EC) points and the Existing Engine Companies (EE) determined in Item 513 are considered along with Ladder Company Equipment (LCE) points, Service Company Equipment (SCE) points, Engine-Ladder Company Equipment (ELCE) points, and Engine-Service Company Equipment (ESCE) points determined in Item 549.

Secondly, as an alternative to determining the number of needed engine and ladder/service companies through the road-mile analysis, a fire protection area may use the results of a systematic performance evaluation. This type of evaluation analyzes computer-aided dispatch (CAD) history to demonstrate that, with its current deployment of companies, the fire department meets the time constraints for initial arriving engine and initial full alarm assignment in accordance with the general criteria of in NFPA 1710, *Standard for the Organization and Deployment of Fire Suppression Operations, Emergency Medical Operations, and Special Operations to the Public by Career Fire Departments.*

A determination is made of the percentage of built upon area within 1½ miles of a first-due engine company and within 2½ miles of a first-due ladder-service company.

Item 561 "Credit Deployment Analysis (DA)" = 8.62 points

Item 571 – Credit for Company Personnel (15 points)

Item 571 "Credit for Company Personnel (CCP)" reviews the average number of existing firefighters and company officers available to respond to reported first alarm structure fires in the city.

The on-duty strength is determined by the yearly average of total firefighters and company officers on-duty considering vacations, sick leave, holidays, "Kelley" days and other absences. When a fire department operates under a minimum staffing policy, this may be used in lieu of determining the yearly average of on-duty company personnel.

Firefighters on apparatus not credited under Items 513 and 549 that regularly respond to reported first alarms to aid engine, ladder, and service companies are included in this item as increasing the total company strength.

Firefighters staffing ambulances or other units serving the general public are credited if they participate in fire-fighting operations, the number depending upon the extent to which they are available and are used for response to first alarms of fire.

On-Call members are credited on the basis of the average number staffing apparatus on first alarms. Off-shift career firefighters and company officers responding on first alarms are considered on the same basis as on-call personnel. For personnel not normally at the fire station, the number of responding firefighters and company officers is divided by 3 to reflect the time needed to assemble at the fire scene and the reduced ability to act as a team due to the various arrival times at the fire location when compared to the personnel on-duty at the fire station during the receipt of an alarm.

The number of Public Safety Officers who are positioned in emergency vehicles within the jurisdiction boundaries may be credited based on availability to respond to first alarm structure fires. In recognition of this increased response capability the number of responding Public Safety Officers is divided by 2.

The average number of firefighters and company officers responding with those companies credited as Automatic Aid under Items 513 and 549 are considered for either on-duty or on-call company personnel as is appropriate. The actual number is calculated as the average number of company personnel responding multiplied by the value of AA Plan determined in Item 512.D.

The maximum creditable response of on-duty and on-call firefighters is 12, including company officers, for each existing engine and ladder company and 6 for each existing service company.

Chief Officers are not creditable except when more than one chief officer responds to alarms; then extra chief officers may be credited as firefighters if they perform company duties.

The FSRS recognizes **3.00 on-duty personnel** and an average of **11.95 on-call personnel** responding on first alarm structure fires.

Item 571 "Credit for Company Personnel (CCP)" = 5.82 points

Item 581 – Credit for Training (9 points)

Training	Earned Credit	Credit Available
A. Facilities, and Use For maximum credit, each firefighter should receive 18 hours per year in structure fire related subjects as outlined in NFPA 1001.	3.52	35
B. Company Training For maximum credit, each firefighter should receive 16 hours per month in structure fire related subjects as outlined in NFPA 1001.	9.38	25
C. Classes for Officers For maximum credit, each officer should be certified in accordance with the general criteria of NFPA 1021. Additionally, each officer should receive 12 hours of continuing education on or off site.	1.20	12
D. New Driver and Operator Training For maximum credit, each new driver and operator should receive 60 hours of driver/operator training per year in accordance with NFPA 1002 and NFPA 1451.	1.67	5
E. Existing Driver and Operator Training For maximum credit, each existing driver and operator should receive 12 hours of driver/operator training per year in accordance with NFPA 1002 and NFPA 1451.	1.95	5
F. Training on Hazardous Materials For maximum credit, each firefighter should receive 6 hours of training for incidents involving hazardous materials in accordance with NFPA 472.	0.50	1
G. Recruit Training For maximum credit, each firefighter should receive 240 hours of structure fire related training in accordance with NFPA 1001 within the first year of employment or tenure.	5.00	5
H. Pre-Fire Planning Inspections For maximum credit, pre-fire planning inspections of each commercial, industrial, institutional, and other similar type building (all buildings except 1-4 family dwellings) should be made annually by company members. Records of inspections should include up-to date notes and sketches.	4.80	12

Item 580 "Credit for Training (CT)" = 3.06 points

Item 730 – Operational Considerations (2 points)

Item 730 "Credit for Operational Considerations (COC)" evaluates fire department standard operating procedures and incident management systems for emergency operations involving structure fires.

Operational Considerations	Earned Credit	Credit Available
Standard Operating Procedures The department should have established SOPs for fire department general emergency operations	50	50
Incident Management Systems The department should use an established incident management system (IMS)	50	50
Operational Considerations total:	100	100

Item 730 "Credit for Operational Considerations (COC)" = 2.00 points

Water Supply

Forty percent of a community's overall score is based on the adequacy of the water supply system. The ISO field representative evaluated:

- the capability of the water distribution system to meet the Needed Fire Flows at selected locations up to 3,500 gpm.
- size, type and installation of fire hydrants.
- inspection and flow testing of fire hydrants.

	Earned Credit	Credit Available
616. Credit for Supply System	17.73	30
621. Credit for Hydrants	3.00	3
631. Credit for Inspection and Flow Testing	4.80	7
Item 640. Credit for Water Supply:	25.53	40

Item 616 – Credit for Supply System (30 points)

The first item reviewed is Item 616 "Credit for Supply System (CSS)". This item reviews the rate of flow that can be credited at each of the Needed Fire Flow test locations considering the supply works capacity, the main capacity and the hydrant distribution. The lowest flow rate of these items is credited for each representative location. A water system capable of delivering 250 gpm or more for a period of two hours plus consumption at the maximum daily rate at the fire location is considered minimum in the ISO review.

Where there are 2 or more systems or services distributing water at the same location, credit is given on the basis of the joint protection provided by all systems and services available.

The supply works capacity is calculated for each representative Needed Fire Flow test location, considering a variety of water supply sources. These include public water supplies, emergency supplies (usually accessed from neighboring water systems), suction supplies (usually evidenced by dry hydrant installations near a river, lake or other body of water), and supplies developed by a fire department using large diameter hose or vehicles to shuttle water from a source of supply to a fire site. The result is expressed in gallons per minute (gpm).

The normal ability of the distribution system to deliver Needed Fire Flows at the selected building locations is reviewed. The results of a flow test at a representative test location will indicate the ability of the water mains (or fire department in the case of fire department supplies) to carry water to that location.

The hydrant distribution is reviewed within 1,000 feet of representative test locations measured as hose can be laid by apparatus.

For maximum credit, the Needed Fire Flows should be available at each location in the district. Needed Fire Flows of 2,500 gpm or less should be available for 2 hours; and Needed Fire Flows of 3,000 and 3,500 gpm should be obtainable for 3 hours.

Item 616 "Credit for Supply System (CSS)" = 17.73 points

Item 621 – Credit for Hydrants (3 points)

The second item reviewed is Item 621 "Credit for Hydrants (CH)". This item reviews the number of fire hydrants of each type compared with the total number of hydrants.

There are a total of 341 hydrants in the graded area.

620. Hydrants, - Size, Type and Installation	Number of Hydrants
A. With a 6 -inch or larger branch and a pumper outlet with or without 2½ -inch outlets	341
B. With a 6 -inch or larger branch and no pumper outlet but two or more 2½ -inch outlets, or with a small foot valve, or with a small barrel	0
C./D. With only a 2½ -inch outlet or with less than a 6 -inch branch	0
E./F. Flush Type, Cistern, or Suction Point	0

Item 621 "Credit for Hydrants (CH)" = 3.00 points

Item 630 – Credit for Inspection and Flow Testing (7 points)

The third item reviewed is Item 630 "Credit for Inspection and Flow Testing (CIT)". This item reviews the fire hydrant inspection frequency, and the completeness of the inspections. Inspection of hydrants should be in accordance with AWWA M-17, *Installation, Field Testing and Maintenance of Fire Hydrants.*

Frequency of Inspection (FI): Average interval between the 3 most recent inspections.

Frequency	Points
1 year	30
2 years	20
3 years	10
4 years	5
5 years or more	No Credit

Note: The points for inspection frequency are reduced by 10 points if the inspections are incomplete or do not include a flushing program. An additional reduction of 10 points are made if hydrants are not subjected to full system pressure during inspections. If the inspection of cisterns or suction points does not include actual drafting with a pumper, or back-flushing for dry hydrants, 20 points are deducted.

Total points for Inspections = 2.40 points

Frequency of Fire Flow Testing (FF): Average interval between the 3 most recent inspections.

Frequency	Points
5 years	40
6 years	30
7 years	20
8 years	10
9 years	5
10 years or more	No Credit

Total points for Fire Flow Testing = 2.40 points

Item 631 "Credit for Inspection and Fire Flow Testing (CIT)" = 4.80 points

Divergence = -0.23

The Divergence factor mathematically reduces the score based upon the relative difference between the fire department and water supply scores. The factor is introduced in the final equation.

Community Risk Reduction

	Earned Credit	Credit Available
1025. Credit for Fire Prevention and Code Enforcement (CPCE)	**2.09**	2.2
1033. Credit for Public Fire Safety Education (CFSE)	**1.76**	2.2
1044. Credit for Fire Investigation Programs (CIP)	**1.02**	1.1
Item 1050. Credit for Community Risk Reduction	**4.87**	**5.50**

Item 1025 – Credit for Fire Prevention Code and Enforcement (2.2 points)	Earned Credit	Credit Available
Fire Prevention Code Regulations (PCR) Evaluation of fire prevention code regulations in effect.	10.00	10
Fire Prevention Staffing (PS) Evaluation of staffing for fire prevention activities.	8.00	8
Fire Prevention Certification and Training (PCT) Evaluation of the certification and training of fire prevention code enforcement personnel.	4.88	6
Fire Prevention Programs (PCP) Evaluation of fire prevention programs.	15.20	2
Review of Fire Prevention Code and Enforcement (CPCE) total:	2.09	40

Item 1033 – Credit for Public Fire Safety Education (2.2 points)	Earned Credit	Credit Available
Public Fire Safety Educators Qualifications and Training (FSQT) Evaluation of public fire safety education personnel training and qualification as specified by the authority having jurisdiction.	10.00	10
Public Fire Safety Education Programs (FSP) Evaluation of programs for public fire safety education.	22.00	30
Review of Public Safety Education Programs (CFSE) total:	1.76	40

Item 1044 – Credit for Fire Investigation Programs (1.1 points)	Earned Credit	Credit Available
Fire Investigation Organization and Staffing (IOS) Evaluation of organization and staffing for fire investigations.	8.00	8
Fire Investigator Certification and Training (IQT) Evaluation of fire investigator certification and training.	4.50	6
Use of National Fire Incident Reporting System (IRS) Evaluation of the use of the National Fire Incident Reporting System (NFIRS) for the 3 years before the evaluation.	6.00	6
Review of Fire Prevention Code and Enforcement (CPCE) total:	1.02	20

Summary of Public Protection Classification Review

Completed by ISO

for

Coventry FD

FSRS Item	Earned Credit	Credit Available
Emergency Reporting		
414. Credit for Emergency Reporting	1.35	3
422. Credit for Telecommunicators	1.99	4
432. Credit for Dispatch Circuits	1.35	3
440. Credit for Receiving and Handling Fire Alarms	4.69	10
Fire Department		
513. Credit for Engine Companies	6.00	6
523. Credit for Reserve Pumpers	0.00	0.5
532. Credit for Pumper Capacity	3.00	3
549. Credit for Ladder Service	4.00	4
553. Credit for Reserve Ladder and Service Trucks	0.00	0.5
561. Credit for Deployment Analysis	8.62	10
571. Credit for Company Personnel	5.82	15
581. Credit for Training	3.06	9
730. Credit for Operational Considerations	2.00	2
590. Credit for Fire Department	32.50	50
Water Supply		
616. Credit for Supply System	17.73	30
621. Credit for Hydrants	3.00	3
631. Credit for Inspection and Flow Testing	4.80	7
640. Credit for Water Supply	25.53	40
Divergence	-0.23	--
1050. Community Risk Reduction	4.87	5.50
Total Credit	67.36	105.5

Final Community Classification = 04/4X

INSURANCE SERVICES OFFICE, INC.

HYDRANT FLOW DATA SUMMARY

City Coventry Fd

County Rhode Island(Kent), State RHODE ISLAND (38) Witnessed by: Insurance Services Office Date: Sep 22, 2014

TEST NO.	TYPE DIST.*	TEST LOCATION	SERVICE	FLOW - GPM $Q=(29.83(C(d^2)p^{0.5}))$ INDIVIDUAL HYDRANTS			TOTAL	PRESSURE PSI STATIC	RESID.	FLOW -AT 20 PSI NEEDED **	AVAIL.	REMARKS***	MODEL TYPE
1		MacArthur Blvd S of Cardinal	Kent County Water Authority	580	0	0	580	50	40	1500	1100		
10		Knotty Oak N of Walnut Hill	Kent County Water Authority	1160	0	0	1160	73	38	2250	1500		
11		Gervais St W of Breezy Lake Dr	Kent County Water Authority	870	0	0	870	92	40	2250	1000		
2		Washington St E of MacArthur Blvd	Kent County Water Authority	950	0	0	950	50	40	1750	1700		
3		Sheffield S of Kimberly	Kent County Water Authority	530	0	0	530	45	3	1000	400		
4		Park Ave & Boston St	Kent County Water Authority	750	0	0	750	72	22	3500	750		
5		Princeton Ave S of Columbia Ave	Kent County Water Authority	750	0	0	750	15	12	2000	0		
6		Tiogue W of Bonney St	Kent County Water Authority	1010	0	0	1010	61	55	1000	2900		
7		Tiogue W of Pilgrim Ave	Kent County Water Authority	950	0	0	950	52	49	2250	3400		
8		Washington W of Capwell St	Kent County Water Authority	1060	0	0	1060	51	44	2500	2400		
9		Foster Dr & Kilton St	Kent County Water Authority	770	0	0	770	59	42	2500	1200		

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.

Anthony Fire Department

Actual FY 2012/2013 @11/30/13

RECEIPTS	
Taxes	2,196,465
Interest	71
Rescue Recovery	288,426
Fire Prevention	-
Other	686
TOTAL RECEIPTS	**2,485,648**

EXPENDITURES	
Personnel	
Administrative Salaries	46,916
Firefighter Salaries	1,003,531
Cardiac	incl. above
Total Salaries	1,050,447
Clothing	20,501
Detail Pay	438
Holidays	-
Life and Vision	7,850
Longevity	48,842
Medical and Dental	292,149
Medical Reimbursement	63,028
Overtime	274,795
Payroll Tax	18,574
Post Employment Health Plan	28,305
Pension/Severance/COLA	200,407
Sick Time Buyout	10,200
Total Personnel	**2,015,536**
Operational	
Accountant/Treasurer	3,000
Audit	-
Bank Charges/Fees	354
Contingencies	880
Dues, Subscriptions & Advertising	5,828
Capital Project - Station Upgrade	-
Deficit Service	-
Equipment (fire)- R&M	45,697
Equipment (vehicle) - R&M	incl above
Equipment (fire) - new	10,000
Facilities - R&M	5,325
Fire Prevention - Other	-
Fuel	29,858
Hydrants	123,762
Insurance VFIS	-
Insurance Beacon Mutual	-
Insurance - Total VFIS & Beacon	89,551
Insurance London Health	1,458
Legal	10,000
Lease - Ladder	60,850
Lease - Rescue	-
Lease - Postage Machine & Copier	2,673
Line of Credit Interest	13,328
Medical Expenses	14,062
Radio Project	-
Service Contracts	546
Special Resolutions	-
Street Lights	119,361
Supplies - rescue	5,527
Supplies - station & administrative	9,015
Telecomm - mobile & station	6,584
Training	1,452
Web Page	-
Unemployment	-
Utilities	21,112
Total Operational	**580,223**
TOTAL EXPENDITURES	**2,595,759**
SURPLUS (DEFICIT)	**(110,111)**

Coventry Fire District
Profit & Loss
December 2013 through November 2014

		Dec '13 - Nov 14
Ordinary Income/Expense		
Income		
3010 · Proceeds from tax collector		
3010A · Interest Collected	82,753.33	
3010 · Proceeds from tax collector - Other	2,155,648.06	
Total 3010 · Proceeds from tax collector		2,238,401.39
3012 · Revenue - OJI Reimbursed		14,285.71
3013 · Revenue - Details		2,651.50
3014 · Revenue - Miscellaneous		80.65
3050 · Interest on bank accounts		56.33
3090 · Rescue revenue recovery		
3091 · Rescue Recovery - Admin Fee	-17,261.73	
3090 · Rescue revenue recovery - Other	299,966.19	
Total 3090 · Rescue revenue recovery		282,704.46
Total Income		2,538,180.04
Gross Profit		2,538,180.04
Expense		
6000 · Payroll Costs and Benefits		
6100 · Payroll Expenses		
7400 · Payroll Firefighters	929,303.06	
7401 · Payroll Holidays	103,124.08	
7402 · Payroll OT	310,092.85	
7403 · Payroll OJI	124,223.53	
7406 · Payroll - detail pay	6,001.57	
7408 · Payroll-Longevity	42,527.31	
7410 · Payroll Administrative	39,443.85	
Total 6100 · Payroll Expenses	1,554,716.25	
6200 · Clothing allowance	30,600.00	
6750 · Insurance - medical	285,346.04	
6751 · Insurance - Delta Dental	25,175.57	
6850 · Insurance - vision care	3,200.00	
6852 · Insurance - HSA London Hea	888.00	
7240 · Medical expenses	8,818.44	
7500 · Payroll taxes	19,032.56	
7550 · Pension - ERSRI	233,560.30	
7560 · Post employment health plan	27,607.78	
Total 6000 · Payroll Costs and Benefits		2,188,944.94
6030 · Bookkeeping & Accounting Fees		13,500.00
6040 · Advertising		1,866.50
6045 · Annual Meeting Expense		1,367.50
6055 · Bank Charges		904.43
6354 · Equipment - Fire		13,657.73
6355 · Equipment replacement		99.40
6358 · Equipment clothes dep ch/m		409.95
6370 · Fire alarm work		2,500.00
6500 · Retiree Expenses		
6570 · Reitree - HRA	76,697.57	
Total 6500 · Retiree Expenses		76,697.57

Coventry Fire District
Profit & Loss
December 2013 through November 2014

	Dec '13 - Nov 14
6550 · Fuel - Diesel/gas	25,060.46
6600 · Hydrants	126,313.15
6650 · Insurance - p&c	89,378.00
6853 · Insurance - Beacon Mutual	200.86
6900 · Interest	17,445.21
7050 · Legal	10,000.00
7200 · Lease - Ladder Truck	60,850.00
7201 · Lease - Rescue	15,534.37
7203 · Lease - Copy Machine	771.68
7204 · Debt Service - LOC Interest	19,596.48
7250 · Miscellaneous	234.96
7552 · Pitney Bowes Rental	1,098.00
7570 · R&M - vehicles & equipment	23,524.52
7572 · R&M - facilities	6,183.00
7573 · R&M - emergency repairs	97.72
7600 · Service contracts	7,829.00
7650 · Street lighting	125,011.80
7700 · Supplies rescue	7,952.78
7701 · Supplies station	2,738.86
7702 · Supplies administrative	7,784.20
7703 · Supplies fire	306.22
7791 · Training - fire/rescue	-65.00
7810 · Telecom - mobile	2,835.10
7811 · Telecom - stations	3,659.40
7900 · Utilities - electric	7,048.33
7910 · Utilities - gas	10,100.13
7911 · Utilities - internet/cable	862.62
7920 · Utilities - propane	43.75
7930 · Utilities - water	648.12
7950 · Payroll clearing	27.46
Total Expense	2,873,019.20
Net Ordinary Income	-334,839.16
Net Income	**-334,839.16**

Coventry Fire District
Profit & Loss
December 2014 through November 2015

		Dec '14 - Nov 15
Ordinary Income/Expense		
Income		
3010 · Proceeds from tax collector		
3010A · Interest Collected	90,700.21	
3011B · Collection Costs - County-Title	-82,555.04	
3010 · Proceeds from tax collector - Other	2,025,768.97	
Total 3010 · Proceeds from tax collector		2,033,914.14
3012 · Revenue - OJI Reimbursed		228.57
3014 · Revenue - Miscellaneous		500.00
3015 · Tax Sale		1,703.82
3050 · Interest on bank accounts		38.78
3090 · Rescue revenue recovery		
3091 · Rescue Recovery - Admin Fee	-20,758.41	
3090 · Rescue revenue recovery - Other	306,142.73	
Total 3090 · Rescue revenue recovery		285,384.32
49900 · Uncategorized Income		1,373.99
Total Income		2,323,143.62
Gross Profit		2,323,143.62
Expense		
6000 · Payroll Costs and Benefits		
6100 · Payroll Expenses		
7400 · Payroll Firefighters	838,996.40	
7401 · Payroll Holidays	44,121.06	
7402 · Payroll OT	227,402.30	
7403 · Payroll OJI	31,668.34	
7406 · Payroll - detail pay	2,708.45	
7408 · Payroll-Longevity	68,608.29	
7410 · Payroll Administrative	44,371.45	
Total 6100 · Payroll Expenses	1,257,876.29	
6200 · Clothing allowance	19,200.00	
6750 · Insurance - medical	228,746.04	
6751 · Insurance - Delta Dental	21,681.57	
6800 · Insurance - life	4,250.00	
6850 · Insurance - vision care	3,400.00	
6852 · Insurance - HSA London Hea	1,572.75	
7240 · Medical expenses	7,155.20	
7500 · Payroll taxes	18,298.23	
7550 · Pension - ERSRI	191,821.60	
7551 · Pension - TIAA CREF	26,623.31	
7560 · Post employment health plan	26,409.77	
7580 · Unemployment Costs	21,639.71	
Total 6000 · Payroll Costs and Benefits		1,828,674.47
6030 · Bookkeeping & Accounting Fees		61,465.52
6040 · Advertising		9,363.44
6045 · Annual Meeting Expense		3,585.29
6050 · Audit		15,000.00
6055 · Bank Charges		1,260.03
6350 · Depreciation expense		68,932.00
6354 · Equipment - Fire		525.00
6370 · Fire alarm work		2,500.00
6500 · Retiree Expenses		
6510 · Retiree Health Insurance	6,786.66	
6520 · Retiree - Opt Out Health Ins	2,779.00	
6530 · Retiree - Delta Dental	569.12	
6560 · Retiree - Sick and Vacation pay	-233,676.60	
6570 · Reitree - HRA	53,705.20	
Total 6500 · Retiree Expenses		-169,836.62

Coventry Fire District
Profit & Loss
December 2014 through November 2015

	Dec '14 - Nov 15
6550 · Fuel - Diesel/gas	16,724.56
6600 · Hydrants	140,878.10
6650 · Insurance - p&c	91,850.00
6853 · Insurance - Beacon Mutual	298.18
6900 · Interest	17,940.80
7050 · Legal	155,247.79
7203 · Lease - Copy Machine	1,018.56
7204 · Debt Service - LOC Interest	24,415.69
7250 · Miscellaneous	3,239.58
7552 · Pitney Bowes Rental	1,473.00
7570 · R&M - vehicles & equipment	38,066.80
7572 · R&M - facilities	4,157.76
7650 · Street lighting	171,588.00
7700 · Supplies rescue	3,551.21
7701 · Supplies station	1,847.80
7702 · Supplies administrative	9,943.19
7703 · Supplies fire	0.00
7790 · Training - fire alarm/mars	690.00
7791 · Training - fire/rescue	3,150.00
7810 · Telecom - mobile	3,222.16
7811 · Telecom - stations	4,223.15
7900 · Utilities - electric	11,968.98
7910 · Utilities - gas	6,721.14
7911 · Utilities - internet/cable	933.91
7920 · Utilities - propane	22.09
7930 · Utilities - water	949.39
7950 · Payroll clearing	454.94
Total Expense	2,536,045.91
Net Ordinary Income	-212,902.29
Net Income	**-212,902.29**

Coventry Fire District
Profit & Loss
December 2015 through August 2016

		Dec '15 - Aug 16
Ordinary Income/Expense		
Income		
3010 · Proceeds from tax collector		
3010A · Interest Collected	36,013.62	
3011B · Collection Costs - County-Title	-25,575.84	
3010 · Proceeds from tax collector - Other	1,953,637.47	
Total 3010 · Proceeds from tax collector		1,964,075.25
3011 · Revenue BCBS Reimbursed		407.88
3013 · Revenue - Details		696.00
3014 · Revenue - Miscellaneous		561.45
3015 · Tax Sale		178.00
3050 · Interest on bank accounts		21.71
3090 · Rescue revenue recovery		
3091 · Rescue Recovery - Admin Fee	-14,401.61	
3090 · Rescue revenue recovery - Other	231,649.07	
Total 3090 · Rescue revenue recovery		217,247.46
49900 · Uncategorized Income		3,100.00
Total Income		2,186,287.75
Gross Profit		2,186,287.75
Expense		
6000 · Payroll Costs and Benefits		
6100 · Payroll Expenses		
7400 · Payroll Firefighters	323,999.51	
7401 · Payroll Holidays	18,818.58	
7402 · Payroll OT	115,744.15	
7403 · Payroll OJI	42,832.74	
7406 · Payroll - detail pay	2,938.04	
7408 · Payroll-Longevity	33,354.50	
7410 · Payroll Administrative	30,530.88	
7413 · Payroll - vacation time	635.76	
7414 · Payroll - EMT	5,440.00	
7416 · Payroll - shift differential	1,678.25	
7417 · Payroll - Longevity - 2015	30,916.44	
7420 · Reimbursement VFIS - IOD	-16,000.00	
Total 6100 · Payroll Expenses		590,888.85
6200 · Clothing allowance		5,400.00
6750 · Insurance - medical		75,322.20
6751 · Insurance - Delta Dental		7,835.76
6752 · Insurance - VFIS		29,259.00
6800 · Insurance - life		2,250.00
6801 · Insurance - medical - opt out		4,561.45
6852 · Insurance - HSA London Hea		18,770.38
6854 · Insurance - Allstate Accident		1,017.36
7240 · Medical expenses		10,993.48
7500 · Payroll taxes		12,353.82
7550 · Pension - ERSRI		89,516.07
7551 · Pension - TIAA CREF		15,813.19
7560 · Post employment health plan		12,732.20
7580 · Unemployment Costs		9,088.93
Total 6000 · Payroll Costs and Benefits		885,802.69
6030 · Bookkeeping & Accounting Fees		49,618.96
6040 · Advertising		2,079.69
6045 · Annual Meeting Expense		1,824.00
6050 · Audit		18,747.00
6055 · Bank Charges		3,935.35
6354 · Equipment - Fire		1,500.00
6355 · Equipment replacement		94.00

Coventry Fire District
Profit & Loss
December 2015 through August 2016

	Dec '15 - Aug 16
6500 · Retiree Expenses	
6510 · Retiree Health Insurance	43,102.42
6520 · Retiree - Opt Out Health Ins	11,543.51
6530 · Retiree - Delta Dental	2,859.27
6540 · Retiree - Cola	4,036.11
6560 · Retiree - Sick and Vacation pay	67,875.29
6570 · Reitree - HRA	14,119.52
6575 · Retiree - ERSRI	22,035.02
6580 · Retiree - Holidays	59,030.74
6590 · Retiree - 2015 Longevity	22,475.31
6500 · Retiree Expenses - Other	8,993.79
Total 6500 · Retiree Expenses	256,070.98
6550 · Fuel - Diesel/gas	5,120.74
6600 · Hydrants	104,994.00
6650 · Insurance - p&c	24,903.00
6853 · Insurance - Beacon Mutual	347.00
7050 · Legal	132,789.59
7200 · Lease - Ladder Truck	60,850.00
7201 · Lease - Rescue	15,534.37
7203 · Lease - Copy Machine	776.93
7204 · Debt Service - LOC Interest	17,787.47
7205 · Lease - Computer Software	1,200.00
7250 · Miscellaneous	2,203.38
7552 · Pitney Bowes Rental	1,491.00
7553 · Service contracts\it	1,975.00
7570 · R&M - vehicles & equipment	14,988.77
7572 · R&M - facilities	6,071.88
7600 · Service contracts	1,318.00
7650 · Street lighting	113,792.28
7700 · Supplies rescue	3,100.24
7701 · Supplies station	5,826.75
7702 · Supplies administrative	8,205.81
7801 · Training equipment	14,791.08
7810 · Telecom - mobile	763.46
7811 · Telecom - stations	3,007.53
7900 · Utilities - electric	7,395.52
7910 · Utilities - gas	3,198.28
7911 · Utilities - internet/cable	415.92
7918 · Utilities - oil	81.49
7920 · Utilities - propane	35.71
7930 · Utilities - water	479.42
7940 · Web page	25.00
7950 · Payroll clearing	129.83
Total Expense	1,773,272.12
Net Ordinary Income	413,015.63
Net Income	**413,015.63**

COVENTRY FIRE DISTRICT
BUDGET 2015-2016

Income - 2016 Levy	1,872,000		
Less, unexpected -5%	(93,000)		
Prior year collections	175,000		
Amendment to budget	400,000		2,354,000
Interest on collections	20,000		
Total Anticipated Collections		$ 2,374,000	
Rescue Revenue Recovery			
Rescue revenue recovery - Other	300,000		
Rescue revenue recovery - Administration Fee	(19,000)		
Total Rescue Revenue Recovery		281,000	
Other Revenue			
Sale of Vehicle -		30,000	
Other income			
Total Other Revenue		30,000	
Total Revenue		2,685,000	
EXPENSES			
PERSONNEL COSTS			
6200 - Clothing allowance	10,800		
6750 - Insurance - medical	95,784		
- Insurance - medical -opt out	5,400		
6751 - Insurance Delta Dental	10,166		
6800 - Insurance - life	2,250		
6850 - Insurance - vision care	0		
6852 - Insurance - HSA London Health	2,500		
- Insurance - VFIS	39,014		
7240 - Medical expenses	12,000		
7245 - Medical expense - H S A	17,000		
7400 - Payroll - Firefighters BASE	475,806		
7401 - Payroll - holidays	28,418		
7402 - Payroll OT	110,000		
7403 - Payroll OJI	0		
7406 - Payroll - detail pay	0		
7408 - Payroll - longevity	29,610		
- Payroll - sick time	23,812		
- Payroll - vacation time	48,284		
- Payroll - EMT	18,720		
- Payroll personal day	5,637		
7406 - Payroll - administrative	35,000		

- Payroll - Chief	14,000	
7500 - Payroll taxes	14,199	
7550 - Pension - ERSRI	118,412	
7551 - Pension - TIAA CREF	16,865	
7560 - Post employment health plan	18,041	
7580 - Unemployment Costs	12,000	
TOTAL PERSONNEL COSTS		1,163,718
RETIREE COSTS		
Blue Cross	91,044	
Opt out	7,788	
HRA	0	
Delta Dental	4,728	
Cola	0	
Sick and vaction payout	151,598	
TOTAL RETIREE COSTS		255,158
OPERATING COSTS		
6030 · Bookkeeping and admin fees	36,000	
Auditing fees	25,000	
6040 · Advertising	1,500	
6045 · Annual meeting expense	3,500	
6055 · Bank charges	800	
6354 · Equipment - fire	1,000	
6550 · Fuel - diesel/gas	15,000	
6600 · Hydrants	70,000	
6650 · Insurance - p&c	33,204	
6853 · Insurance - Beacon Mutual	500	
7050 · Legal - regular	50,000	
7200 · Lease - ladder truck	60,900	
7201 · Lease - rescue	15,534	
7203 · Lease - copy machine	850	
7204 · Debt Service - LOC Interest	25,000	
7250 · Miscellaneous	2,000	
7552 · Pitney Bowes Rental	1,500	
- Service contracts\it	6,000	
7570 · R&M - vehicles & equipment	25,000	
- R&M - septic	10,000	
7572 · R&M - facilities	3,000	
- R&M - vent	25,000	
7650 · Street lighting	87,500	
7700 · Supplies rescue	3,000	
7701 · Supplies station	2,000	
7702 · Supplies adm, pr svc, postage	6,000	
7703 · Supplies fire	500	

7790 · Training - fire alarm/mars	690	
7791 · Training - fire/rescue	3,150	
7810 · Telecom - mobile	2,800	
7811 · Telecom - stations	4,000	
7900 · Utilities - electric	12,000	
7910 · Utilities - gas	7,000	
7911 · Utilities - internet/cable	850	
7920 · Utilities - propane	100	
7930 · Utilities - water	1,000	
7950 · Payroll clearing	0	
TOTAL OPERATING EXPENSES		541,878
TOTAL EXPENSES		1,960,754
NET FROM OPERATIONS		724,246
CONTINGENCIES AND OTHER		
Miscellaneous	40,000	
Legal\Accounting - special contingency		
Retiree benefits reserve	25,000	
Equipment replacement	25,000	
TOTAL CONTINGENCIES	90,000	90,000
DEBT REPAYMENTS- 5 year payback		
Line of Credit	46,500	
KCWS	17,100	
National Grid - street lights	16,700	
ERSRI\TIAA CREF	5,500	
Active benefits	43,497	
Other payables	70,000	
	0	
TOTAL DEBT REPAYMENTS		199,297
NET NET		$ 434,949

Docket No. 4611- Kent County Water Authority – Multi-Year Rate Plan
Service List 8/12/16

Name/Address	E-mail Address	Phone
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