



May 21, 2020

Re: Ono Island ISO PPC Rating - INFORMATIONAL

All properties located on Ono Island qualify for our current ISO PPC of 2/2X - which became effective March 2020. There has been some confusion in recent months as many insurance companies have shown this PPC rating being drastically different. Know that this differing information is in the process of being corrected and that the ISO PPC of 2/2X is applicable to your Ono Island property.

Response from ISO Senior Field Representative Kyle Biles:

*"There was some confusion created from the GIS shapefiles that I received during the previous survey. Those shapefiles only identified the city of Orange Beach as being protected by the fire department. This caused inquiries from insurance companies on our side as well and we fixed the problem in early April, when I was notified of the problem. We publish updates such as this periodically to the insurance companies and, due to the current Covid-19 pandemic, the processing is taking a bit longer. I expect this will be published to the insurers in the area soon.*

***Just to be clear, we will still show Ono Island as protected by your department with a Class 2/2x rating. There has not been a change in protection, only the mapping."***

Please contact the Insurance Services Office (ISO) @ 800-444-4554 if you have any additional questions.

A handwritten signature in black ink, appearing to read "W. Nelson Bauer".

**W. Nelson Bauer, CFPS, CET**

*Deputy Fire Marshal | Orange Beach Fire Department*

City of Orange Beach

P. O. Box 458 | 25855 John Snook Drive

Orange Beach, AL 36561

O: 251-981-6166 |

[www.orangebeachal.gov](http://www.orangebeachal.gov)

Attachment:           Appendix A: ISO PPC summary sheet



Appendix A:

**PPC Review**

ISO concluded its review of the fire suppression features being provided for Orange Beach FPSA. The resulting community classification is **Class 02/2X**.

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 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.
- Class 10W applies to properties within 5 to 7 road miles of a recognized fire station with a recognized water supply within 1,000 feet.
- Specific properties with a Needed Fire Flow in excess of 3,500 gpm are evaluated separately and assigned an individual classification.

FSRS Feature	Earned Credit	Credit Available
<b>Emergency Communications</b>		
414. Credit for Emergency Reporting	3.00	3
422. Credit for Telecommunicators	4.00	4
432. Credit for Dispatch Circuits	3.00	3
<b>440. Credit for Emergency Communications</b>	<b>10.00</b>	<b>10</b>
<b>Fire Department</b>		
513. Credit for Engine Companies	6.00	6
523. Credit for Reserve Pumpers	0.50	0.50
532. Credit for Pump Capacity	3.00	3
549. Credit for Ladder Service	3.97	4
553. Credit for Reserve Ladder and Service Trucks	0.50	0.50
561. Credit for Deployment Analysis	4.45	10
571. Credit for Company Personnel	10.47	15
581. Credit for Training	7.51	9
730. Credit for Operational Considerations	2.00	2
<b>590. Credit for Fire Department</b>	<b>38.40</b>	<b>50</b>
<b>Water Supply</b>		
616. Credit for Supply System	30.00	30
621. Credit for Hydrants	3.00	3
631. Credit for Inspection and Flow Testing	7.00	7
<b>640. Credit for Water Supply</b>	<b>40.00</b>	<b>40</b>
<b>Divergence</b>		
1050. Community Risk Reduction	-4.64	--
	5.50	5.50
<b>Total Credit</b>	<b>89.26</b>	<b>105.50</b>