

Smith Mountain Lake Marine Volunteer Fire/Rescue Co., Inc.
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INSURANCE SERVICES OFFICE, INC.

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April 10, 2002

Mr. William C. Rolfe, Bedford County Administrator

Mr. Richard E. Huff II, Franklin County Administrator

Mr. William D. Sleeper, Pittsylvania County Administrator

RE: Public Protection Classification Results
Smith Mountain Lake Marine FD, Bedford County, Virginia

Dear Mr. Rolfe:

We wish to thank you and the other community officials for your cooperation during our recent Public Protection Classification (PPC) survey. ISO is the leading supplier of statistical, underwriting, and actuarial information for the property/casualty insurance industry. Most insurers use the PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties.

ISO has completed its analysis of the structure fire suppression delivery system provided in your community. We would like to report that your previous classification for Class 7 continues to apply. That means your community's fire suppression services are keeping up with the demands of a changing environment. Congratulations on continuing to fulfill your commitment to serve the needs of your community's property owners and residents.

Class 7 may be credited for properties within 1000 feet of the shoreline of Smith Mountain Lake and within 5 lake miles of the dock housing fireboats 11-5, 11-6 and 11-7.

Enclosed is a summary of the ISO analysis of your fire suppression services. If you would like to know how much your community's classification could improve, 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.

The PPC program is not intended to analyze all aspects of a comprehensive structure fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making recommendations about loss prevention or life safety.

If you have any questions about your classification, please let us know.

Sincerely,

Public Protection Department

(856) 985-5600 Ext. 403

cc: Mr. Jack Gautier, Chief, Smith Mountain Lake Marine Volunteer Fire Company

11-5 Located at Crazy Horse Marina
11-6 Located at Smith Mt. Dock and Lodge
11-7 Located at Virginia Dare Marina