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November 13, 2001

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MAYORS OFFICE

Don Wesely, Mayor
City of Lincoln
555 S. 10th St.
Lincoln, NE 68508

RE: Public Protection Classification Results
Lincoln, Lancaster County, NE

Dear Mayor Wesely:

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 of Class 3 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.

Enclosed is a summary of the ISO analysis of your fire suppression services. If you would like to know how 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.

Very truly yours,

Public Protection Classification Dept.

Public Protection Classification Dept.

(800) 930-1677 Ext. 6209

Encl.

INSURANCE SERVICES OFFICE, INC.

HYDRANT FLOW DATA SUMMARY

City: Lincoln
County: Lancaster

State: NE Witnessed By: ISO, Inc.

Date: 6/8/2001

TEST NO.	TYPE DIST. *	TEST LOCATION	SERVICE	FLOW - GPM			STATIC	RESID.	NEEDED	AVAIL.	COMMENTS	
				INDIVIDUAL HYDRANTS	TOTAL							
1	Com	NW 41st & Air Park Rd	Belmont	1120			1120	78	58	5000	2000	
1.1	Com	NW 41st & Air Park Rd	Belmont	1120			1120	78	58	3500	2000	
2	Com	NW 12th & Bond St.	Belmont	1600	2340		3940	62	54	4500	9600	
2.1	Com	NW 12th & Bond St.	Belmont	1600	2340		3940	62	54	2250	9600	
3	Com	N 1st St. & Superior St.	Belmont	1810	2260		4070	72	58	4500	8300	+
4	Com	Gandview St. & Kent St.	Belmont	1220	1190		2410	60	40	4500	3500	
5	Com	Progressive Dr. & Pierce	Low	1840	530		2370	56	38	4000	3400	+
5.1	Com	Progressive Dr. & Pierce	Low	1840	530		2370	56	38	3000	3400	
6	Com	52nd & Superior	Low	1690	1310		3000	54	52	5000	13900	
6.1	Com	52nd & Superior	Low	1690	1310		3000	54	52	2000	13900	
7	Com	2nd hydrant N of 57 & Russell	Low	1620	2260		3880	52	44	4500	8200	
7.1	Com	2nd hydrant N of 57 & Russell	Low	1620	2260		3880	52	44	4000	5100	
8	Com	2nd hydrant E at Amanda & 70th	Low	1350	1050		2400	52	44	4000	5100	
9	Com	Douglas & 72nd	Low	870	870		1740	46	36	7000	2900	
10	Com	Baldwin & 62nd St.	High	1650			1650	68	36	5000	2100	
11	Com	27 & Cornhusker Hwy	Low	2300			2300	64	56	4500	5800	
11.1	Com	27 & Cornhusker Hwy	Low	2300			2300	64	56	3500	5800	
12	Com	Fairgrounds	Low	1810			1810	90	70	4500	3600	
12.1	Com	Fairgrounds	Low	1810			1810	90	70	2500	3600	
13	Com	22nd & Vine	Low	4730	2550		7280	52	48	5000	22400	
13.1	Com	22nd & Vine	Low	1870	2550		4420	52	48	3500	13600	
14	Com	20th & W O St.	Low	1650	1750		3400	44	32	4500	4900	
14.1	Com	20th & W O St.	Low	1650	1750		3400	44	32	2500	4900	
15	Com	NW 2nd & O St.	Low	1580			1580	62	60	5000	8200	+
15.1	Com	NW 2nd & O St.	Low	1580			1580	62	60	3500	8200	
16	Com	L St. & 6th St.	Low	760			760	66	34	5000	950	+
16.1	Com	L St. & 6th St.	Low	760			760	66	34	3500	950	

+ Limited by available hydrants.

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 AT THE LOCATION WHERE TESTS WERE WITNESSED.

* Com = Commercial; Res= Residential

** Needed is the rate of flow for a specific duration for full credit condition. Needed fire flows greater than 3500 gpm are not considered in determining the classification of the city when using the Fire Suppression Rating Schedule.

INSURANCE SERVICES OFFICE, INC.

CLASSIFICATION DETAILS

Graded Area: Lincoln

County: Lancaster

State: Nebraska

Date Surveyed: June, 2001

Total Credit: 74

Class: 3

Pop.: 225581

RECEIVING AND HANDLING FIRE ALARMS

This section of the Fire Suppression Rating Schedule reviews the facilities provided for the general public to report fires, and for the operator on duty at the communication center to dispatch fire department companies to the fires.

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
1. Credit for Telephone Service (Item 414)		
This item reviews the facilities provided for the public to report fires, including the listing of fire and business numbers in the telephone directory.	1.70	2.00
2. Credit for Operators (Item 422)		
This item reviews the number of operators on-duty at the communication center to handle fire calls.	2.28	3.00
3. Credit for Dispatch Circuits (Item 432)		
This item reviews the dispatch circuit facilities used to transmit alarms to fire department members.	3.25	5.00
4. Total Credit for Receiving and Handling Fire Alarms:	7.23	10.00
Relative Classification for Receiving and Handling Fire Alarms:	3	

CLASSIFICATION DETAILS

Graded Area: Lincoln
 County: Lancaster
 Date Surveyed: June, 2001

Total Credit: 74 Class: 3

State: Nebraska
 Pop.: 225581

FIRE DEPARTMENT

This section of the Fire Suppression Rating Schedule reviews the engine and ladder-service companies, equipment carried, response to fires, training and available fire fighters.

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
1. Credit for Engine Companies (Item 513)		
This item reviews the number of engine companies and the hose equipment carried.	8.27	10.00
2. Credit for Reserve Pumpers (Item 523)		
This item reviews the number of reserve pumpers, their pump capacity and the hose equipment carried on each.	0.83	1.00
3. Credit for Pump Capacity (Item 532)		
This item reviews the total available pump capacity.	5.00	5.00
4. Credit for Ladder-Service Companies (Item 549)		
This item reviews the number of ladder and service companies and the equipment carried.	3.09	5.00
5. Credit for Reserve Ladder-Service Companies (Item 553)		
This item reviews the number of reserve ladder and service trucks, and the equipment carried.	0.61	1.00

CLASSIFICATION DETAILS

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State: Nebraska
 Pop.: 225581

FIRE DEPARTMENT
 (continued)

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
6. Credit for Distribution (Item 561)		
This item reviews the percent of the built-upon area of the city which has an adequately-equipped, responding first-due engine company within 1.5 miles and an adequately-equipped, responding ladder-service company within 2.5 miles.	2.22	4.00
7. Credit for Company Personnel (Item 571)		
This item reviews the average number of equivalent fire fighters and company officers on duty with existing companies.	8.45	15.00 ⁺
8. Credit for Training (Item 581)		
This item reviews the training facilities and their use.	6.12	9.00
9. Total Credit for Fire Department:	34.59	50.00 ⁺
Relative Classification for Fire Department:	4	

+ This indicates that credit for manning is open-ended, with no maximum credit for this item.

CLASSIFICATION DETAILS

Graded Area: Lincoln
 County: Lancaster
 Date Surveyed: June, 2001
 State: Nebraska
 Total Credit: 74
 Class: 3
 Pop.: 225581

WATER SUPPLY

This section of the Fire Suppression Rating Schedule reviews the water supply system that is available for fire suppression in the city.

	<u>Actual</u>	<u>Credit</u> <u>Maximum</u>
1. Credit for the Water System (Item 616)		
This item reviews the supply works, the main capacity and hydrant distribution.	32.38	35.00
2. Credit for Hydrants (Item 621)		
This item reviews the type of hydrants, and method of installation.	1.92	2.00
3. Credit for Inspection and Condition of Hydrants (Item 631)		
This item reviews the frequency of inspections of hydrants and their condition	2.38	3.00
4. Total Credit for Water Supply:	36.68	40.00
Relative Classification for Water Supply:	1	

Grading Sheet For: Lincoln, Nebraska
Lancaster County

Public Protection Class: 3

Surveyed: June, 2001

<u>Feature</u>	<u>Credit Assigned</u>	<u>Maximum Credit</u>
Receiving and Handling Fire Alarms	7.23%	10.00%
Fire Department	34.59%	50.00%
Water Supply	36.68%	40.00%
*Divergence	-4.50%	
Total Credit	<hr/> 74.00%	<hr/> 100.00%

The Public Protection Class is based on the total percentage credit as follows:

<u>Class</u>	<u>%</u>
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 to 9.99

*Divergence is a reduction in credit to reflect a difference in the relative credits for Fire Department and Water Supply.

*The above Classification has been developed for fire insurance rating purposes only.