

LAWTON FIRE DEPARTMENT

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ANTWERP TOWNSHIP PORTER TOWNSHIP

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VILLAGE OF LAWTON

September 13, 2019

To Whom It May Concern:

Many factors are taken into consideration when insurance companies figure annual premium costs. Often a variety of areas may be overlooked in which the business or residential can generate discounts or reductions by working closely with the local fire department.

Insurance Services Office, Inc. (ISO) will periodically perform an analysis of each community's fire suppression services. ISO public protection classification program (PPC) plays an important role in the underwriting process at insurance companies. Most insurers use PPC information as part of their decision-making process when determining what business or residential to cover, what coverage to offer, or prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policy holders. The way an insurer uses ISO information on public fire protection may depend on several factors. PPC is important to communities as well as fire departments. Communities whom PPC improves may get lower insurance prices. PPC also provides fire departments with a valuable benchmark and is used as a valuable tool when planning, training, budgeting and justifying fire protection improvements.

The baseline information gathered by ISO is an essential foundation upon 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 THE SURVEY. Material changes in those resources that occur after the survey is completed may affect this classification. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program.

With the understanding that many items listed below have exceeded the baseline in relationship to our current rating, please consider the following when preparing rate making methodology and marketing strategy for our commercial business, industrial facilities, and residences in our community.

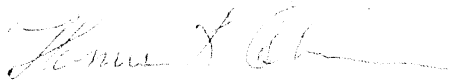
- New 1500 gpm pumper 750 gallon tank – Dec 2018
- New 4500 psi Air packs, 25 units – May 2019
- New Fire Station in Porter Township – May 2019
- Better hydrant water flow generated from Village Wells
- New well established in Porter Township – 2013
- County wide mutual aid system which includes MABAS
- Certified fire alarm system direct to 9-1-1 dispatch
- Automatic aide to avoid any delay of necessary aerial apparatus from surrounding communities (2)

- Two 100 ft ladder apparatus located 4miles (Paw Paw) and 9miles (Mattawan) from Lawton Fire Department facility.
- Current fire apparatus on hand:
 - (1) Pumper 1250 gpm 750 gallon tank
 - (1) Pumper 1250 gpm 1000 gallon tank – Located at Porter Township
 - (1) Pumper 1500 gpm 750 gallon tank – New Dec 2018
 - (1) Tanker 3000 gallon with a 3000 gallon porta tank

A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Data on insurance losses bears out the relationship between excellent fire protection, which is also measured by the PPC program. Insurance companies use PPC information for marketing, underwriting and to help establish fair premiums for homeowners and commercial fire insurance. As provided in some of our examples, our fire department would greatly entertain the option to be able to provide any fire suppression factors to your insurance provider that could help reduce premiums to your business or residence.

Thank you,

Thomas Osborne



Lawton Fire Department

Fire Chief

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