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April 13, 2011

Mr. Mark E. Chastain, Chairman
Board of Commissioners
Gilmer County
1 Broad Street
Ellijay, GA 30540

RE: Gilmer Co FD, Gilmer County, GA
Public Protection Classification: 7/10
Effective Date: September 1, 2011

Dear Chairman Chastain:

We wish to thank you, Fire Chief Tony Pritchett and Mr. Gary McVey 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.

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.

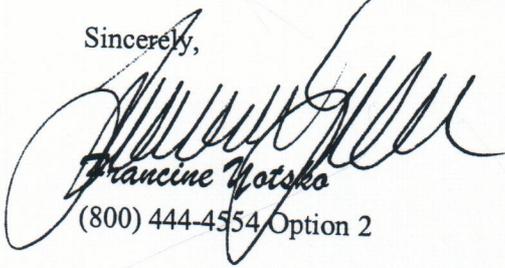
ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression 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 please call us 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,



Francine Wotsko

(800) 444-4554 Option 2

nb

Encl.

cc: Chief Tony Pritchett, Gilmer County Fire Department
Mr. Gary McVey, Utilities Manager, Ellijay-Gilmer County Water & Sewer Authority
Captain Carol Daves, Gilmer County Sheriff's Department

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 your 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 your 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 that is dedicated to our Community 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 and insights about the PPC grading processes. 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, send your request on fire department or chief administrative official's letterhead to:

ISO
Customer Service
545 Washington Boulevard
Jersey City, NJ 07310-1686

Be sure to include your name and title, address, daytime phone number and e-mail address. ISO will send you an e-mail containing your ID and password.

Classification Details

Public Protection Classification

On Jun 28, 2010 ISO concluded its review of the fire suppression features being provided for/by Gilmer Co FD. The resulting classification is a **Class 7/10**.

If the classification is a single class, the classification applies to all properties in the community. If the classification is a "split" class (e.g., 6/9), the following applies:

- The first class (e.g., "6" in a 6/9) 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.
- Class 8B or class 9 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 all 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.