1000 Bishops Gate Blvd. Ste. 300
Mt. Laurel NJ 08054-5404

t 1.800.444.4554 Opt 2
f 1.800.777.3929

March 28, 2016

Ms. E. Patricia Llodra, Chairman
Newtown
Newtown Board of Selectmen
3 Primrose Street
Newtown, Connecticut, 06470

RE: Newtown, Fairfield County, Connecticut
Public Protection Classification: 04/4Y
Effective Date: July 01, 2016

Dear Ms. E. Patricia Llodra,

We wish to thank you Mr. Ken Kenneth, Mr. Ray Corbo, Mr. Bill Halstead, Mr. Steve Murphy and Mr. John Basso 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.

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.

Through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in the revised classifications. We based the differing fire loss experience on the fire suppression capabilities of each community. The new classifications will improve the predictive value for insurers while benefiting both commercial and residential property owners. We've published the new classifications as "X" and "Y" — formerly the "9" and "8B" portion of the split classification, respectively. For example:

- A community currently graded as a split 6/9 classification will now be a split 6/6X classification; with the "6X" denoting what was formerly classified as "9."
- Similarly, a community currently graded as a split 6/8B classification will now be a split 6/6Y classification, the "6Y" denoting what was formerly classified as "8B."
- Communities graded with single "9" or "8B" classifications will remain intact.
- Properties over 5 road miles from a recognized fire station would receive a class 10.

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,

Dominic Santanna

Dominic Santanna
Manager -National Processing Center

cc: Mr. Ken Kenneth, Manager, Aquarion Water Co- Newtown
Mr. Ray Corbo, Chief, Newtown Hook and Ladder Co 1
Mr. Bill Halstead, Fire Marshal, Newtown Hook and Ladder Co 1
Mr. Bill Halstead, Chief, Sandy Hook Fire and Rescue Co
Mr. Bill Halstead, Fire Marshal, Sandy Hook Fire and Rescue Co
Ms. Maureen Will, Director, Newtown Emergency Communications Center
Mr. Bill Halstead, Fire Marshal, Botsford Fire Rescue
Mr. Wayne Ciaccia, Chief, Botsford Fire Rescue
Mr. Bill Halstead, Fire Marshal, Dodgingtown Fire Co
Mr. Steve Murphy, Chief, Dodgingtown Fire Co
Mr. Bill Halstead, Fire Marshal, Hawleyville Fire and Rescue Co 1
Mr. John Basso, Chief, Hawleyville Fire and Rescue Co 1