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February 15, 2006

Bob Maddocks, Fire Board President
Graton FD
PO Box A
Graton, CA 95444

RE: Public Protection Classification Results
Graton FD, Sonoma County, CA

Dear Mr. Maddocks:

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 the resulting classification is a Class 6. Properties located within 5-road miles of the recognized, responding fire station and with a needed fire flow of 3,500 gpm or less are eligible for a Class 6. Properties located over 5-road miles from the recognized, responding fire stations are classified as a Class 10. The private and public protection at properties in the jurisdiction with larger fire flows is individually evaluated and may vary from the jurisdiction classification. Congratulations on your commitment to serve the needs of your community's property owners and residents.

ISO will advise its subscribing insurers of this classification change within the next 30-days and assign an effective date of May 1, 2006. This date allows insurers the necessary lead time to incorporate the Public Protection Classification change into their policy rating systems.

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.