



1000 Bishops Gate Blvd., Suite 300
Mt. Laurel, NJ 08054
T 1.800.444.4554
F 1.800.777.3929

January 17, 2023

Mrs. Suzanne Childers, Board Chairman
Holiday Island
110 Woodsdale Dr.
Holiday Island, Arkansas 72631

RE: Holiday Island, Carroll County, Arkansas
Public Protection Classification: 6/10
Prior Public Protection Classification: 5/5X

Dear Chairman Suzanne Childers,

We wish to thank you, Chief Chris Ledeker, Water Superintendent Dan Schrader, Supervisor Ryan Hand, and others for your cooperation during our recent Public Protection Classification (PPC™) survey. Insurance Services Office (ISO®) has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above. This is a retrogression from the previous classification.

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 or visit our website - www.isomitigation.com.

We are not implementing the class change at this time. Before we make this change, we would like to know if you desire to develop a program to retain your Prior Public Protection Classification. We request that you acknowledge this letter in writing within 30 days and advise when this matter will be reviewed. If you choose to begin an improvement program, we require a list of intended changes within 60 days. The list of intended changes can be included in the 30-day letter if you wish. In cases where improvements have not been completed within 12 months of the date of this letter, ISO will publish the retrogressed classification.

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.

INSURANCE SERVICES OFFICE, INC.

Class 1 - 8 Summary Sheet

Fire Protection Area: Holiday Island Survey PPC: 06/10
 State: ARKANSAS (03)
 County: FORT BEND
 Population: 2,353
 Field Rep: Copple, Chuck Survey Date: 1/14/2022
 Previous Survey Date: 7/14/2011

Emergency Communications	
Credit for Emergency Reporting (CER):	2.85
Credit for Telecommunicators (CTC):	1.60
Credit for Dispatch Circuits (CDC):	1.50
Points for ECC:	5.95

Fire Department	
Evaluation of Engine Companies (CEC):	5.20
Credit Reserve Pumpers (CRP):	0.00
Pump Capacity (CPC):	3.00
Credit Ladder/Service (CLS):	3.25
Equipment on Reserve Ladder-Service (CRLS):	0.25
Deployment (CD):	5.02
Company Personnel (CCP):	3.97
Training (CTC):	2.40
Texas State Training Credit (CTT):	0.00
Operational Considerations (COC):	2.00
Points for FD:	25.09

Water Department	
Capability of Water System (CSS):	13.83
Credit for Hydrants (CH):	2.58
Credit for Inspection and Flow Testing (CIT):	0.00
Points for WD:	16.41

Community Risk Reduction	
Fire Prevention Code and Enforcement (CPCE):	0.77
Public Fire Safety Education (CFSE):	1.05
Fire Investigation (CIP):	0.94
Points for CRR:	2.76

$0.5 * [16.41 - (0.8 * 25.09)] = -1.83000004$
 Show full calculation = 0.00

Summary	
Emergency Communications:	5.95
Fire Department:	25.09
Water Supply:	16.41
Divergence:	-1.83
Texas Compressed Air Foam System (CTX):	0.00
Extra Credit - Community Risk Reduction:	2.76

PPC Retrogression Overview

The following document provides an overview of the PPC Retrogression process. The purpose of this document is to educate and inform communities and fire departments who choose to participate in the process. It is imperative that participants review all the information below in order to establish appropriate expectations of the PPC Retrogression process.

Topic	Explanation
What is a retrogression?	A retrogression occurs when, upon re-survey, a community's PPC results in a less favorable classification. (e.g., Prior PPC 4 – New PPC 5).
Why did our community retrogress?	A community can retrogress for a variety of reasons. Typically, due to points lost from a prior survey or minimum ISO requirements not being met.
What does this mean for our community?	Retrogressions can sometimes result in a change of insurance premium for residential and commercial properties in a Fire Protection Area. It is important to consult with local insurance companies to determine the exact impact of a retrogression.
How long do we have to regain our prior class?	A community has 12 months from the date of notification to attempt to regain their classification.
What do we need to provide?	Communities need to provide a letter of intent to participate in the retrogression within 30 days of receipt of their initial retrogression letter. Additionally, a plan of improvement must be provided within 60 days . This plan will need to be approved by your assigned retrogression analyst and contain realistic goals. Quarterly updates will need to be provided by the community in order to continue participating in the retrogression program.
What happens if we do not respond within the specified timeframe?	If the community does not respond within the initial 30-day timeframe, your survey will be pushed to our publication process and the less favorable PPC will be published in our products to be used by the insurance industry.
Who will be our point of contact?	A retrogression analyst from our National Processing Center (NPC) will be assigned to your retrogression case upon receipt of your intention to participate. They will also guide you in developing an appropriate plan to regain your prior PPC.
What opportunities will we have to ask questions and communicate with ISO?	All communities will be offered one 60-minute teleconference with your retrogression analyst to discuss any concerns or questions about the overall process. In this phone call, it is highly suggested that all pertinent parties be in attendance including the fire department and highest-ranking community official. Additional teleconferences will be considered upon necessity. All other communication will be made via e-mail.
What expectations should we have with correspondence turnaround?	As we have specific resources allocated to handle all retrogressions across the country, please allow your retrogression analyst 1 – 2 business weeks to provide any detailed responses. There are often times when your retrogression analyst will need to consult with field staff in order to provide a response.
What happens if we do not regain our prior classification?	If, at the end of the 12-month period, you are not able to regain classification, ISO will publish the less favorable classification in our products to be used by the insurance industry.