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Underwriting Information, Filings, & Property Loss Costs
September 6, 2005

Board of Commissioners
Spokane County FPD #4
3219 E. Chattaroy Rd.
Chattaroy, WA 99003

Dear Commissioners:

It is our pleasure to inform you that the fire protection classification of your fire district has improved from Class 7 to Class 5 effective December 1, 2005.

The Class 5 will apply to commercial buildings with standard hydrant distribution and water supply and to residential dwellings with tanker credit.

We wish to thank the Chief and his staff for their cooperation during the inspection. This evaluation only examined the change in our water proration methodology. Changes in required fire flow, fire suppression delivery, fire communications and/or fire prevention were not evaluated at this time and the deficiency points in these areas are reflective of the previous grading.

This survey was not conducted for property loss prevention or for life safety purposes. The purpose was to gather information needed to determine a fire insurance classification that may be used to develop fire insurance rates. The new class will reduce fire insurance rates on most commercial and institutional property that meet our minimum requirements for water supplies and fire hydrants but will have little effect on residential property and commercial property equipped with automatic sprinkler systems.

Our Grading Schedule is used to evaluate the relative effect of various conditions upon fire insurance rates and has been filed with and approved by the Insurance Commissioner. This is not to be construed as bearing in any way upon the question as to whether "due care" has been exercised with respect to possible liability for personal injury or damage to property. It is recognized that correctable hazards which could cause or contribute to loss may still exist and need not be identified or commented upon.

If you have any questions concerning your new classification, please let us know.

Sincerely,

Patrick Conroy, P.E.
Senior Fire Protection Engineer
Public Protection

PJC/sw
Enclosure