



Lookingglass Rural Fire District

7173 Lookingglass Road

Roseburg, OR 97471

October 16, 2018

Lookingglass Rural Fire District PPC Rating Change

Effective January 1, 2019, a new Public Protection Classification (PPC) for the Lookingglass Rural Fire District will take effect. After an analysis of the structural fire suppression system provided to the Lookingglass community, Insurance Services Office has lowered our PPC rating to a **4** District wide within 5 miles of the fire station. The previous PPC for the Lookingglass community was a combination 6/8B. This is a significant improvement, and may result in property insurance premium reductions for many property owners in our Fire District. Most U.S. insurers use PPC ratings as an important part of their underwriting process.

Areas more than 5 miles but less than 7 miles travel distance from the Lookingglass Fire Station will be individually rated at a new classification, 10W, which recognizes the ability of the Lookingglass Rural Fire District and our mutual aid partners to deliver a credible mobile water supply of 4000 gallons or more for structure fire responses. ISO recognizes that there is a reduced fire loss potential when a credible water supply is present. This rating may also result in reduced property insurance premiums for those areas.

Residences located within the new PPC area (Rating 4) include:

- All of Happy Valley Road and side roads from Lookingglass Road to the District 2 boundary
- Lookingglass Road and side roads from the Winston-Dillard boundary to Roseburg
- Colonial Road and side roads from Lookingglass Road to the Melrose area
- Larson Road, Dairy Loop Road, and side roads
- Coos Bay Wagon Road and Strickland Canyon Road and side roads out to 5 miles.

Residences located within the new PPC area (Rating 10W) include:

- Coos Bay Wagon Road towards Reston and side roads more than 5 miles out but less than 7 miles out
- Most of Flournoy Valley Road and side roads to the District 2 boundary (Melrose)

Our District is notifying local insurance companies of the PPC rating at this time. As a property owner, you may forward a copy of this letter to your property insurance company as verification of our improved PPC rating. Road travel distance from the LRFD fire station, as well as the PPC classification for your individual property, can be confirmed by contacting the Lookingglass Rural Fire District at **(541) 679-5555** if needed. Requests for a copy of this letter and specific information for your property address may also be submitted by email to chief@lookingglassfire.org.

Steve Rhodes, Volunteer Fire Chief

Lookingglass Rural Fire District