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November 4, 2005

Robert Fenton, Assist. President
Hickory Creek Fire Dept.
15682 Hickory Ln
Lowell, AR 72745

RE: Public Protection Classification Results
Hickory Creek FD, Benton County, AR

Dear Mr. Fenton:

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 4. 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 February 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.

The PPC program is not intended to analyze all aspects of a comprehensive structure fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making recommendations about loss prevention or life safety.

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

Very truly yours,

Public Protection Classification Dept.

Public Protection Classification Dept.
(800) 930-1677 Ext. 6209

cc: Renae Langston, Water Supt.