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May 27, 2008

Mr. Buck Thackeray, Chairman
Midway Fire District
1322 College Parkway
Gulf Breeze, FL 32561

RE: Midway FD, Santa Rosa County, FL
Public Protection Classification: 3
Effective Date: September 1, 2008

Dear Chairman Thackeray:

We wish to thank you, Fire Chief Steven Demeter, Mr. Thomas Lambert and Mr. Phil Jowers for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above.

Enclosed is a summary of the ISO analysis of your fire suppression services. If you would like to know more about your community's PPC classification, 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.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties.

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.

Sincerely,

Richard A. Vance

(800) 444-4554 Option 2

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Encl.

cc: Chief Steven Demeter, Midway Fire Department
Mr. Thomas Lambert, Water Superintendent, Midway Fire Department
Mr. Phil Jowers, Water Superintendent, Midway Water System