Insurance Services Office, Inc.

Grading Sheet For:

Wood Heights, Missouri

Ray County

Public Protection Class:

04

Surveyed: April, 2011

Feature	Credit <u>Assigned</u>	Maximum <u>Credit</u>
Receiving and Handling Fire Alarms	7.90%	10.00%
Fire Department	28.45%	50.00%
Water Supply	28.57%	40.00%
*Divergence	-2.90%	
Total Credit	62.02%	100.00%

The Public Protection Class is based on the total percentage credit as follows:

Class	%
1	90.00 or more
2	80.00 to 89.99
3	70.00 to 79.99
4	60.00 to 69.99
5	50.00 to 59.99
6	40.00 to 49.99
7	30.00 to 39.99
8	20.00 to 29.99
9	10.00 to 19.99
10	0 to 9.99

^{*}Divergence is a reduction in credit to reflect a difference in the relative credits for Fire Department and Water Supply.

The above classification has been developed for use in property insurance premium calculations.