



4 B EVES DRIVE SUITE 200 MARLTON, NJ 08053 (856) 985-5600 FAX: (856) 810-9065

October 23, 2013

Mr. Leonard Jason, Inspector of Buildings
Chilmark
401 Middle Rd., P.O. Box 119
Chilmark, MA 02535

OCT 25 2013

Re: Building Code Effectiveness Grading Schedule Survey Results

Dear Mr. Jason:

We wish to thank you for the cooperation given to us during our recent Building Code Effectiveness Grading Schedule (BCEGS) survey. Insurance Services Office, Inc. (ISO) is the leading supplier of statistical data, underwriting information, and actuarial analysis to the property/casualty insurance industry in the United States. The BCEGS classifications are distributed by ISO for use by property/casualty insurers to assist in their insurance underwriting and premium development programs for residential and commercial properties. Insurers can use the BCEGS classification number to offer insurance premium discounts to eligible properties in Chilmark.

ISO has completed its analysis of the building codes adopted by your community and the effort put forth to enforce those codes. The resulting BCEGS Classification is a Class 99 for 1& 2 family residential property and a Class 7 for commercial and industrial property.

The new Classification is a regression from the former Class 9 for 1& 2 family residential property. The principal reasons contributing to this regression are:

- The MA adopted codes for Fuel/gas and Plumbing do not represent the latest editions available.
- Omission of plan reviews for residential.
- A change in staff and corresponding certifications since last evaluation.
- The documentation of performance evaluations for plan reviewers and inspectors and the use of approved check lists for plan review and inspections are insufficient for credit.

A revised BCEGS classification would apply to new buildings receiving a Certificate of Occupancy during or after the calendar year in which the revision takes place.

It is apparent that the primary reason for this regression is mandated by a higher authority and is not within the control of your jurisdiction. Nevertheless, before we re-classify your community to reflect this change, we would like to know if Chilmark desires to develop an improvement program in other areas to better their BCEGS classification. If this letter is acknowledged by November 25, 2013 advising us that this matter will be reviewed within the next three months we will postpone the implementation of the classification changes.

After review, if it is your decision to begin an improvement program to regain PL Class 9, we will need to receive, by January 23, 2014 a list of the changes you intend to make. Additionally, we would appreciate your estimate of the amount of time which will be needed to complete each item. No re-classifying action will be taken if changes are implemented to regain the current classification within one year of the receipt of this letter.

We want to highlight the fact that the ISO Building Code Effectiveness Grading program is an advisory insurance underwriting information and rating tool. It is not intended to analyze all aspects of a comprehensive building code enforcement program. It is not for purposes of determining compliance with any state or local law nor is it for making loss prevention or loss safety recommendations.

If you have any questions about the classification that was developed, please let us know.

Sincerely,

Mary Lucidi

Community Mitigation Analyst - BCEGS

856-985-5600 ext. 273

FAX: 201-748-7081

MLucidi@iso.com

cc: Mr. Timothy R. Carroll, Executive Secretary

Mary Lucidi, Community Mitigation Analyst - BCEGS
ISO National Processing Center
4 B Eves Drive
Suite 200
Marlton, NJ 08053

Date: _____

We have reviewed your letter of October 23, 2013 advising the results of the recent survey for Chilmark. With regards to the regression from our previous classification, we plan to take the following action (please check the appropriate statement below):

- We will review the results of the survey and decide if Chilmark, MA will institute programs to regain our previous BCEGS classification number. We understand that we are to notify ISO by November 25, 2013 of our decision.
- We are in the process of developing an action plan or have implemented an action plan to effect changes that will regain our original class. This plan will be submitted to ISO by January 23, 2014 and will include details of condition(s) to be addressed and a timeline for bringing the plan to completion.
- Chilmark has completed the action plan and we are attaching the relevant information to be evaluated by ISO for the purposes of re-classifying Chilmark.
- The conditions that have resulted in our less favorable classification are mandates Chilmark must adhere to. We do not intend to make significant changes in the immediate future to the other aspects of our agency that might improve the BCEGS classification.
- We have reviewed the results of the survey for Chilmark and feel our building code enforcement effort at present represents our best interest. We understand that you will contact us in approximately 5-years to update the survey. We can request a new BCEGS survey from ISO if we institute changes that would effect our classification.
- We would like an ISO BCEGS representative to contact us regarding our recent BCEGS evaluation. The person they should call is _____ at the following phone number (____)_____.
- Other, please explain.

Name: _____ Title: _____
Street Address: _____
City: _____ State: _____ Zip Code: _____
Phone Number: (____)_____.