

9. **OLD BUSINESS**

- a. Update regarding Insurance Services Office (ISO) Building Department rating of the valuation



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

July 21, 2010

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JUL 28 2010

BUILDING DEPT.  
CITY OF SANIBEL

Mr. R. Harold Law, Building Official  
City of Sanibel  
800 Dunlop Road  
Sanibel, FL 33957

Re: BCEGS Classification Improvement Plan

Dear Mr. Law:

ISO understands that Sanibel will be reviewing the possibility of regaining their previous Building Code Effectiveness Grading Schedule (BCEGS) classification. As previously indicated, ISO will postpone the implementation of the regression it by November 9, 2010 Sanibel submits to ISO a plan for an improvement program that will result in a better BCEGS classification. This program is to be completed by July 11, 2011.

If you need more information about the BCEGS program or the ISO evaluation of the building code adoption and enforcement of Sanibel, contact ISO at (800) 444-4554.

Thank you once again for your cooperation in this important project. Please feel free to contact ISO at any time for information about the BCEGS program.

Sincerely,

*Tracy Shoultz*  
Community Mitigation Analyst  
(800) 444-4554

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JUL 26 2010

BUILDING DEPT.  
CITY OF SANIBEL

cc: Judie Zimomra, City Manager



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

July 9, 2010

Ms. Judie Zimomra, City Manager  
City of Sanibel  
800 Dunlop Road  
Sanibel, Florida 33957

RECEIVED BY  
CITY OF SANIBEL  
ADMIN./LEGIS.  
10 JUL 14 PM 12:40

RE: Building Code Effectiveness Grading Schedule Classification Results  
Sanibel, Lee County, FL

Dear Ms. Zimomra:

We wish to thank you and R. Harold Law 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 the city of Sanibel.

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 3 for 1 & 2 family residential property and a Class 3 for commercial and industrial property.

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

- Reduction in training expenditures since last evaluation
- Reduction in training hours since last evaluation
- Less money spent on public awareness
- Lack of incentives for outside training
- Reduction in staff time for inspection workload
- Lack of a detailed written checklist for commercial inspections

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.

Before we re-classify your community to reflect this change, we would like to know if the city of Sanibel desires to develop a program to regain Class PL 3 and CL 3. If this letter is acknowledged by August 9, 2010 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 2 and CL class 2, we will need to receive, by November 9, 2010, 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,

*Tracy Shoultz*

Community Mitigation Analyst  
(856) 985-5600 FAX (856) 810-9065

cc: Mr. R. Harold Law

Tracy Shoultz, Community Mitigation Analyst  
ISO Regional Processing Center  
4 B Eves Drive  
Suite 200  
Marlton, NJ 08053

Date: \_\_\_\_\_

We have reviewed your letter of July 9, 2010 advising the results of the recent survey for Sanibel. 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 Sanibel, FL will institute programs to regain our previous BCEGS classification number. We understand that we are to notify ISO by August 9, 2010 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 November 9, 2010 and will include details of condition(s) to be addressed and a timeline for bringing the plan to completion.
- Sanibel has completed the action plan and we are attaching the relevant information to be evaluated by ISO for the purposes of re-classifying Sanibel.
- The conditions that have resulted in our less favorable classification are mandates Sanibel 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 Sanibel 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: (\_\_\_\_) \_\_\_\_\_