



INSURANCE SERVICES OFFICE, INC.

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March 9, 2011

Mr. Craig Owens, City Manager
City of Clayton
10 North Bemiston Avenue
Clayton, MO 63105

RE: Building Code Effectiveness Grading Schedule Classification Results
City of Clayton, St. Louis County, Missouri.

Dear Mr. Owens:

We wish to thank you and Mr. Steven Askins, CBO, 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 Clayton.

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 PL Class 3 for 1& 2 family residential property and a CL Class 2 for commercial and industrial property. The new Classification is a regression from the former PL Class 2 for 1& 2 family residential property. The principal reason contributing to this regression is:

- The adopted residential code does not contain a mandatory requirement for the installation of fire sprinklers in all one and two family dwellings. The residential code has been amended in compliance with a Missouri State Law regarding the installation of fire sprinklers.

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 Clayton desires to develop an improvement program in other areas to better their BCEGS classification. If this letter is acknowledged by April 9, 2011 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, we will need to receive, by June 9, 2011 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 have attached a copy of our report which will provide you additional information about the classification process and how we evaluated various aspects of your community's building codes and their enforcement. 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,

Thomas A. Geibel
Building Code Department

Building Code Department
(800) 930-1677 ext. 6208
(312) 930-0038 fax

Enclosure

cc: Mr. Steven Askins, CBO, Building Official w/enclosure