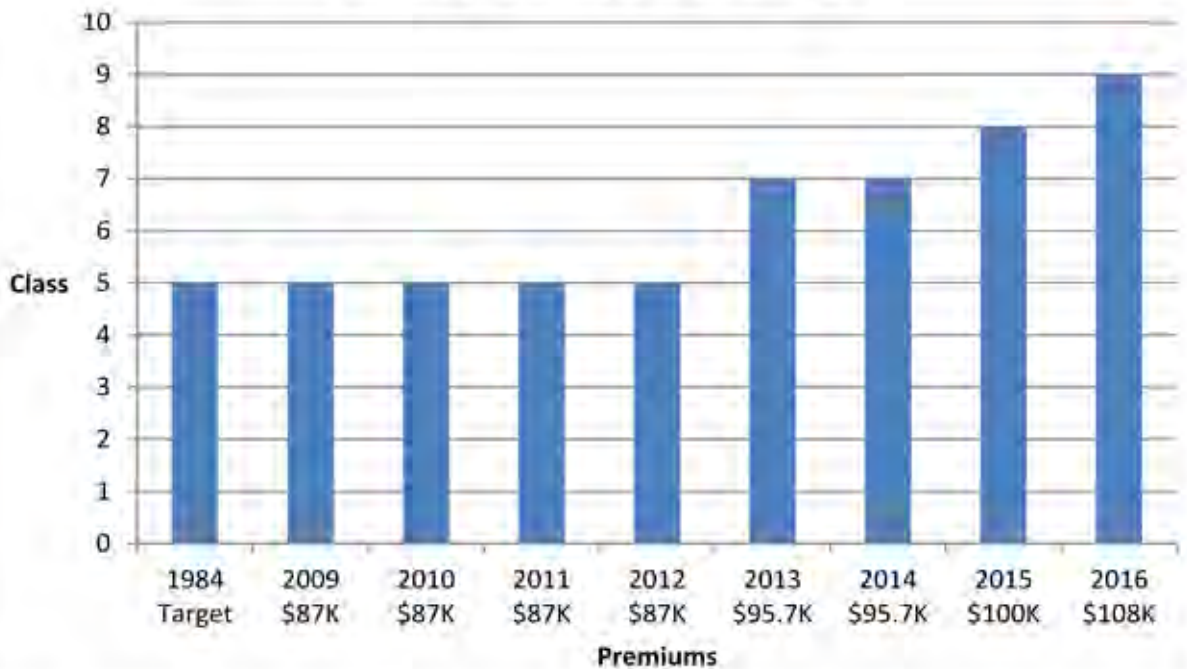
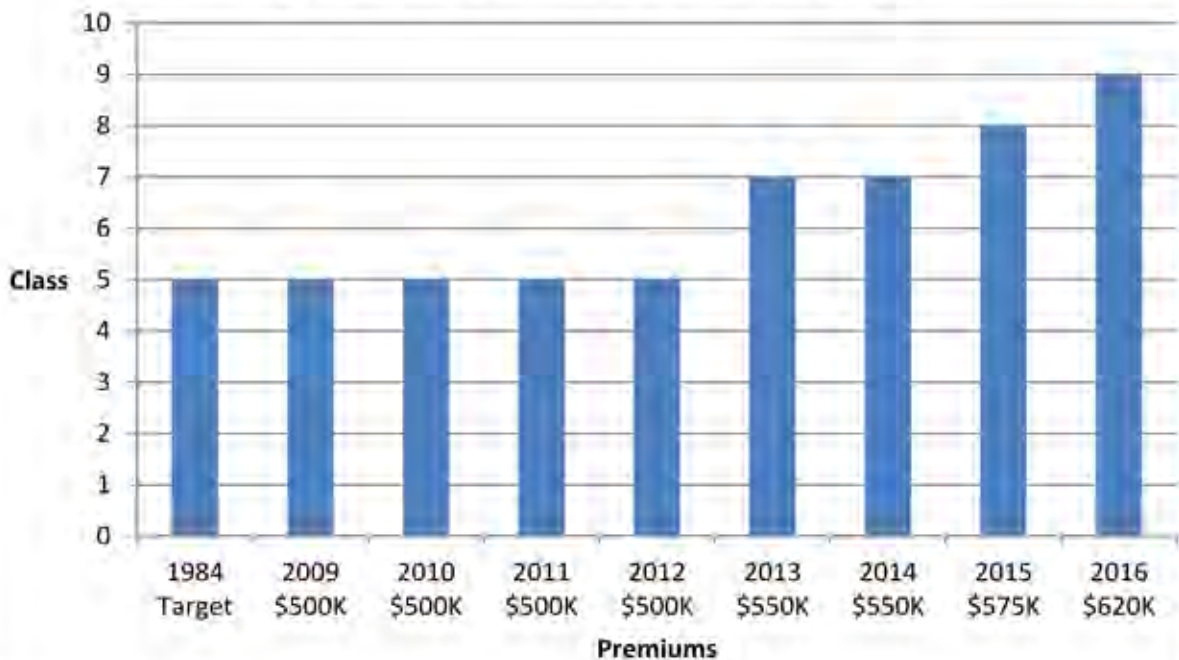


All City Owned Buildings



Analysis: When FUS increases to 7 = \$8,700.00 x 25 years = \$217,500.00 Premium Increase

1/4 of all Commercial Buildings



Analysis: FUS increase to 7 = \$50,000.00 x 25 years = \$1,250,000.00 Premium Increase

The following NFPA graph shows that reducing Public Fire Classification grades reduces premiums paid by the commercial sector.

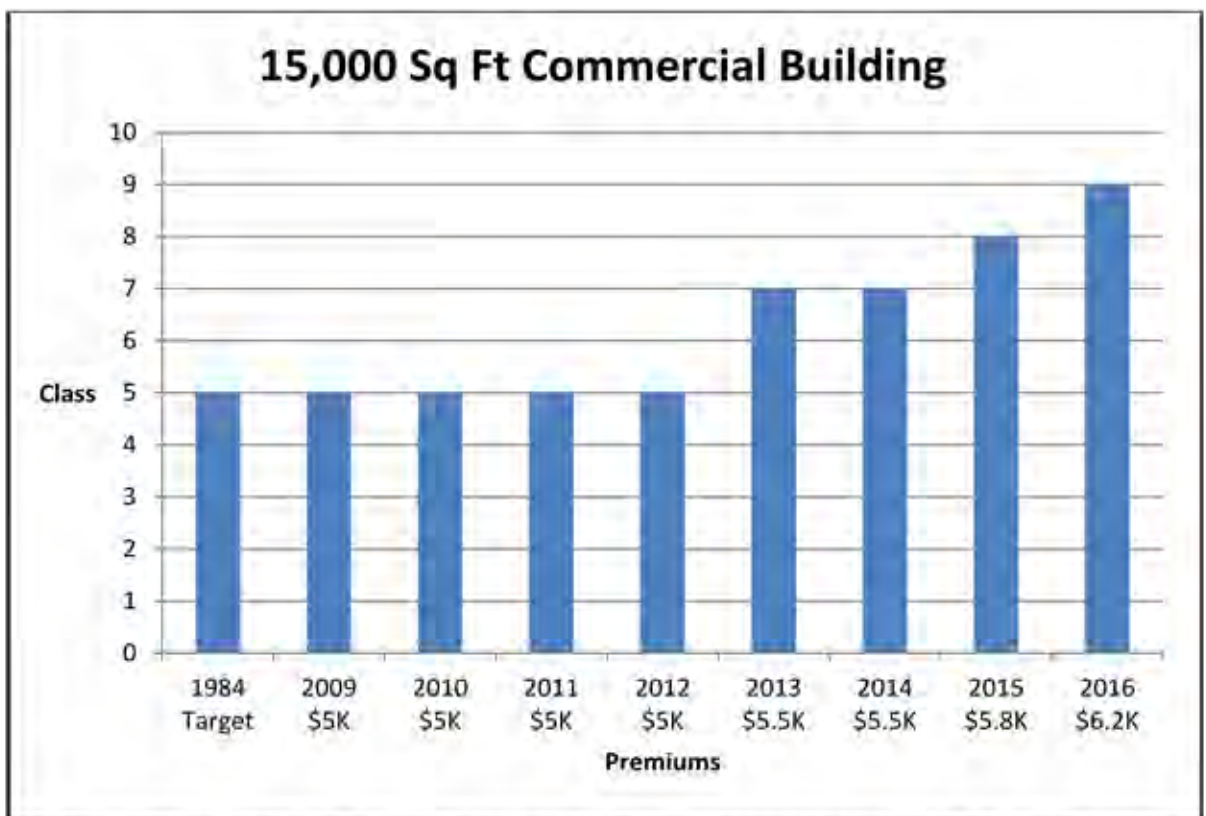
Percentage Reductions for Commercial Property Insurance

City Class Change	Percent of Premium Decrease
Class 10 to Class 9	15%
Class 9 to Class 8	9%
Class 8 to Class 7	5%
Class 7 to Class 6	5%
Class 6 to Class 5	5%
Class 5 to Class 4	5%
Class 4 to Class 3	8%
Class 3 to Class 2	3%
Class 2 to Class 1	2%

Denotes 1984 – 2010 Class

Denotes 2010 and Beyond Class

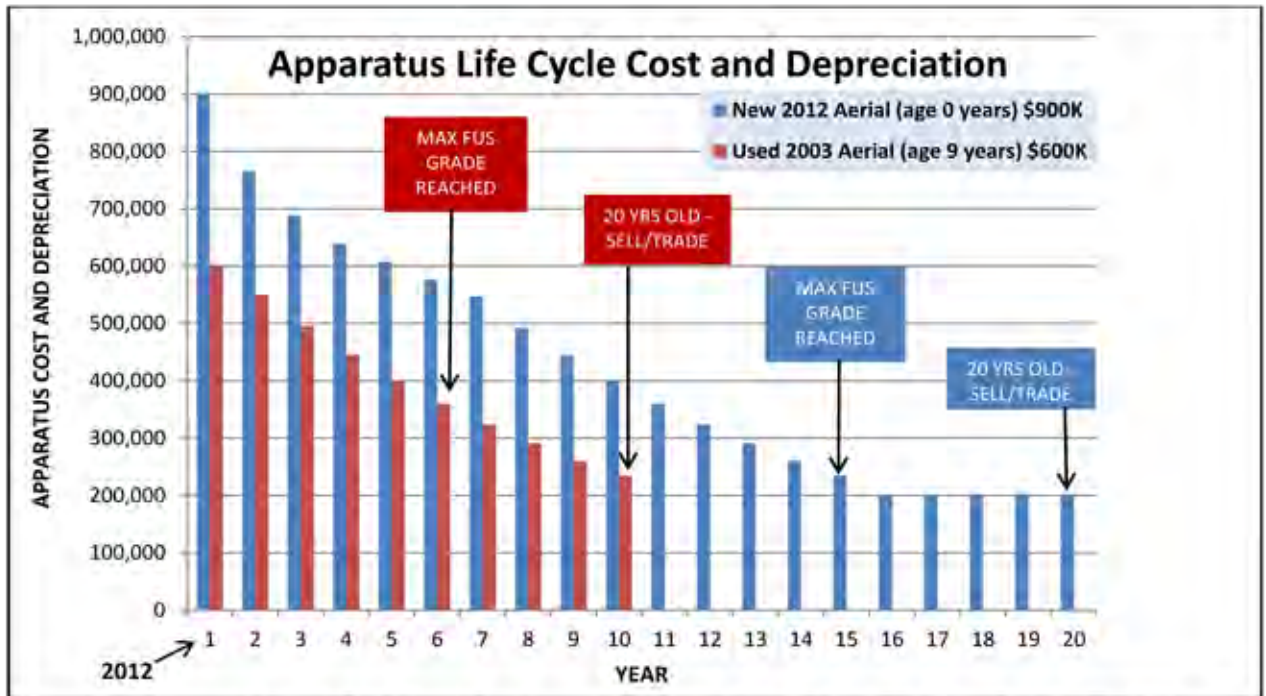
The following three graphs show an analysis of FUS rate increases for commercial buildings in Revelstoke.



Analysis: When FUS increases to 7 = \$500.00 x 25 years = \$12,500.00 Premium Increase

Benefits / Cost Analyses Summary

The following graph shows that purchasing a new apparatus as opposed to a used one benefits our City by having more years where the apparatus receives maximum credit under the Fire Insurance Grading Index.



NB: Heavy equipment should be replaced every 5-7 years so that maximum trade in value is realized and less expenditures in maintenance with the added benefit of a current piece of equipment.

Depreciations	
Years	Percent
1-2	15%
2-3	10%
3-4	7%
4-5	5%
5-6	5%
6-7	5%
8-15	10%