



1000 Bishops Gate Blvd., Suite 300  
Mt. Laurel, NJ 08054

tel. 1 800 444-4554

November 6, 2017

Mr. Larry Burkhardt, Building Official  
Jefferson City  
320 East McCarty Street  
Jefferson City, MO 65101

RE: Building Code Effectiveness Grading Schedule Results  
Jefferson City, Callaway, Cole County, MO

Dear Mr. Burkhardt:

We wish to thank you for the cooperation given to our representative, Randolph Finkle, during our recent survey. We have completed our analysis of the building codes adopted by your community and the efforts put forth to properly enforce those codes. The resulting Building Code Effectiveness Grading Classification is 99 for 1 and 2 family residential property and 4 for commercial and industrial property. The Class 99 represents a lack of plan review conducted on residential properties. The enclosed 1 and 2 family classification detail report shows a classification estimate based on our current evaluation; should your community decide to begin a program of structural plan review for residential properties. Currently insurers will see class 99 with the footnote, Personal Lines Building Code Program exists, but is outside the scope of the program.

The Insurance Services Office, Inc. (ISO) is an insurer-supported organization with the primary mission of providing advisory insurance underwriting and rating information to insurers. There is no requirement that insurers use our advisory material. Insurers may have adopted, or may be in the process of adopting, an ISO insurance rating program that will provide rating credits to individual property insurance policies in recognition of community efforts to mitigate property damage due to natural disasters. These insurers may use the Building Code Effectiveness Grading Classification we have recently developed for your community as a basis for the credits used. While individual insurers may use different credits or different effective dates, the ISO program will apply credits to new construction within Jefferson City that has been issued a Certificate of Occupancy in the year 2017 and forward.

We have included a copy of our report which provides additional information about our classification process and how we have graded various aspects of your community's building codes and their enforcement.

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

If you have any questions about the Classification that was developed, please let us know. Additionally, if you are planning on any future changes in your building codes or their enforcement, please advise us as these changes may affect our analysis and your community's grading classification.

Sincerely,

*Cindy Reaves*

Building Code Technical Analyst  
(856) 580-7340

[Creaves@verisk.com](mailto:Creaves@verisk.com)

cc: Mr. Stephen Crowell, Jr., City Administrator  
320 East McCarty Street  
Jefferson City, MO 65101