



Fire



Risk
Reduction



Water



Working Together

ISO Community Hazard Mitigation works to foster an active relationship with fire departments, building departments, water suppliers, and communities. Your participation in our PPC, Building Code Effectiveness Grading Schedule (BCEGS®), and flood management programs is critical in attaining the ultimate goal: safer communities. ISO gives presentations to municipalities, fire departments, water suppliers, and other organizations. Call us to arrange for a presentation, speaker, or meeting.

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ISO's Public Protection Classification (PPC™)

Working together with the fire service for safer communities



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What is the PPC program?

The ISO Public Protection Classification (PPC™) is an evaluation program that provides important information on the quality of public fire protection in nearly 50,000 fire protection areas across the United States. We analyze fire departments, water supply systems, emergency communications, and community risk reduction efforts and assign a PPC grade from 1 (superior property fire protection) to 10 (does not meet ISO's minimum criteria).

In each community, ISO analyzes the relevant data using our Fire Suppression Rating Schedule (FSRS). By classifying a community's ability to suppress fires, ISO helps evaluate public fire protection services. The program provides an objective countrywide standard that lets fire departments benchmark their performance and helps insurers assess risk. Generally, the reward for providing better fire protection is lower fire insurance premiums.

Helping fire departments



The PPC program recognizes the efforts of communities to provide fire protection services for citizens and property owners. The program provides data and information to help fire departments and other public officials make informed decisions regarding planning and budget

allocations. A favorable grade from ISO often becomes a badge of honor used by the department to promote itself and its accomplishments to the community.

Community benefits



As proven by statistical data from the insurance industry, a community's investment in fire mitigation—as measured by PPC—is a predictor of future fire losses. A significant number of insurance companies use PPC information to help calculate

premiums for fire insurance, generally offering lower rates in communities with better protection. The associated economic benefits for communities that invest in firefighting services provide additional incentive for planning, maintaining, and improving the level of public fire protection.

The PPC evaluation process



To determine a community's PPC grade, ISO conducts a field survey. Expert ISO field analysts visit the community to observe and evaluate features of the fire protection infrastructure. They use our FSRS, which employs nationally accepted standards developed by such organizations as the National Fire Protection Association (NFPA), the American Water Works Association (AWWA), and the Association of Public-Safety Communications Officials (APCO) International. When those organizations update their standards, the ISO evaluation changes as well. Using the FSRS, ISO objectively evaluates four major areas:

• Fire department

A review of the fire department accounts for 50 points of the total classification. ISO focuses on a community's fire suppression capabilities based on the fire department's first-alarm response to structure fires to minimize potential loss. Here, ISO reviews such items as engine companies, ladder or service companies, deployment of fire companies (including the use of automatic aid), equipment carried on apparatus, pumping capacity, reserve apparatus, company personnel, training, and operational considerations.

• Water supply

A review of the water supply system accounts for 40 points of the total classification. ISO evaluates the community's water supply system to determine the adequacy for fire suppression purposes. We also

consider hydrant size, type, and installation as well as the frequency and completeness of hydrant inspection and flow-testing programs.

• Emergency communications systems

A review of the emergency communications systems accounts for 10 points of the total classification. It focuses on the community's facilities and support for handling and dispatching alarms for structure fires.

• Community risk reduction

We review a community's risk reduction efforts, which allows for extra credit of up to 5.5 points for a potential total of 105.5. That takes into account fire prevention code adoption and enforcement, public fire safety education, and fire investigation.

After completing the field survey, ISO analyzes the data and calculates a PPC. The grading then undergoes a quality review. The community receives a notification letter identifying the new PPC. ISO also provides a hydrant-flow summary sheet and a Public Protection Classification Summary Report, which explains each subcategory and indicates the total points the community earned. The report also indicates the performance needed to receive full credit for each specific section in the schedule and the quantity actually provided.



Emergency

Communications