

ISO Public Protection Classifications



For more than 40 years, ISO has provided a wide array of data, analytics, and decision support services to help property/casualty insurers define and quantify their risk. One of our flagship community mitigation programs — the Public Protection Classification (PPC™) program — provides important, up-to-date information about municipal fire protection services throughout the country. The PPC program benefits insurers, the fire service, and the general public.

What Is the ISO Public Protection Classification (PPC) Program?

Through the PPC program, ISO collects information on municipal fire protection efforts in more than 47,000 communities and fire districts throughout the United States. In each of those communities, ISO analyzes the relevant data using our Fire Suppression Rating Schedule (FSRS). We then assign a Public Protection Classification from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's protection doesn't meet ISO's minimum criteria. Many communities use PPC as a benchmark for measuring the effectiveness of their fire protection services.

By classifying communities' ability to suppress fires, ISO helps them evaluate their public fire protection services. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Many insurance companies use PPC information to help establish fair premiums for fire insurance — generally offering lower premiums in communities with better protection. The program provides an objective countrywide standard that helps fire departments plan and budget for facilities, equipment, and training. And by securing lower fire insurance premiums for communities with better public protection, the Public Protection Classification program provides incentives and rewards for communities that choose to improve their firefighting services.

A community's PPC depends on an evaluation of:

- fire alarm and communication systems, including telephone systems, telephone lines, staffing, and dispatching systems
- the fire department, including equipment, staffing, training, and geographic distribution of fire companies
- the water supply system, including the condition and maintenance of hydrants, and the amount of available water compared with the amount needed to suppress fires

Minimum Facilities and Practices to Obtain a PPC Rating

Before a community can receive a PPC rating, it must have at least these minimum facilities and practices:

Organization

The community must have a fire department organized permanently under applicable state or local laws. The organization must include one person responsible for the operation of the department, usually with the title of “chief.”

The fire department must serve an area with definite boundaries. If a community does not have a fire department operated solely by or for the governing body of that community, the fire department providing such service must do so under legal contract or resolution. When a fire department’s service area involves more than one community, each of the communities served should have a contract.

Membership

The fire department must have sufficient membership to assure the response of at least four firefighters to structure fires. The chief may be one of the responding firefighters.

Training

The fire department must conduct training for active firefighters, at least two hours every two months.

Alarm Notification

Alarm facilities and arrangements must be such that there is no delay in the receipt of alarms and the dispatch of firefighters and apparatus.

Apparatus

The fire department must have at least one piece of apparatus meeting the general criteria of National Fire Protection Association (NFPA) 1901, Standard for Automotive Fire Apparatus.

Housing

The fire department must house apparatus to provide protection from the weather.

If the community does not meet these minimum criteria, ISO will assign the community a Class 10.

Other Criteria

ISO’s Fire Suppression Rating Schedule — the manual ISO uses in reviewing the firefighting capabilities of individual communities — lists other minimum criteria for receiving particular PPC ratings.

Minimum Criteria for Class 9

To receive a PPC of Class 9, a community must first have the previously outlined minimum facilities and practices needed to obtain a PPC rating. The fire department must have at least one piece of apparatus with a pump capacity of 50 gpm at 150 psi and at least a 300-gallon water tank. The fire department must also earn a total score of at least 70 credit points from the following items from the Fire Suppression Rating Schedule:

Records

Records must indicate the date, time, and location of fires; the number of responding firefighters; the number of structural firefighting training sessions; and maintenance of apparatus and equipment. Each fire department must also keep an up-to-date roster of active firefighters. **10 points prorated**

Equipment

At least two 150-foot lengths of ¾-inch or 1-inch fire department booster hose, 1½-inch preconnected hose, or the equivalent, each with a nozzle capable of discharging either a spray or straight stream **15 points each**

Two portable fire extinguishers suitable for use on Class A, B, and C fires; the minimum size should be 20-BC rating in dry chemical, 10-BC rating in CO₂, and 2A rating in water-type extinguishers **4 points**

One 12-foot ladder with folding hooks **10 points**

One 24-foot extension ladder **15 points**

One pick-head axe **1 point**

Two electric hand lights **4 points**

One pike pole **2 points**

One bolt cutter **2 points**

One claw tool **1 point**

One crowbar **1 point**

All the criteria, specifications, and tools listed above are important in establishing Class 9 protection. However, the specific size and nomenclature of each individual subitem may be subject to local conditions in the graded community. ISO may credit equipment having other names, or different dimensions, than indicated in the equipment specifications.

Minimum Criteria for Class 8B

Class 8B is a PPC for communities that provide fire protection services and fire alarm facilities superior to the Class 9 minimum standards but lack the water supply requirement of 250 gpm for two hours necessary for PPC Class 8 or better. To compensate for limited water supplies, many communities have improved their firefighting equipment, training, and management techniques, as well as their emergency communications systems. Class 8B will recognize those improvements.

To qualify for Class 8B, a community that has a tanker/tender arrangement that ensures response to structure fires 365 days per year, 24 hours per day and can demonstrate the ability to provide a minimum delivery rate of 200 gallons per minute of water over a 20-minute period beginning within 5 minutes of arriving at the scene of a structure fire may be eligible to earn an 8B community classification.

Basic Fire Department Criteria for Class 8B

To be eligible for Class 8B, a community must meet the previously outlined facilities and practices needed to obtain a PPC rating. In addition, the fire department must meet the following requirements:

Membership

The fire department must have sufficient membership to assure the response of at least six firefighters on first-alarm responses to structure fires, two of whom may be from automatic-aid companies.

Training

The fire department must conduct a minimum of 24 hours of structural firefighting training per year for each active firefighter.

Water Supply

The fire department must be capable of delivering an uninterrupted fire flow of at least 200 gpm for 20 minutes, beginning within 5 minutes of the arrival of the first engine company.

Additional Considerations for Class 8B

Receiving and Handling Fire Alarms

The fire protection area must be eligible for a minimum credit of 5 points under FSRS Item 440, Credit for Receiving and Handling Fire Alarms.

Fire Department

The fire protection area must be eligible for a minimum credit of 20 points under FSRS Item 590, Credit for Fire Department.

Minimum Criteria for Class 8 or Better

To receive a PPC of Class 8 or better, a community must first have the previously outlined minimum facilities and practices needed to obtain a PPC rating and must earn a score of at least 20 points when evaluated according to the criteria in the Fire Suppression Rating Schedule. In addition, the community must have these additional minimum facilities:

- There must be a minimum water supply of 250 gpm for a 2-hour duration for fire protection in the area.

If the fire department delivers the 250 gpm through tanker shuttle, large-diameter hose, or other alternative water supply, the water must be available within 5 minutes of the arrival of the first-due apparatus, and the department must maintain the flow without interruption for the 2-hour duration.

- The fire department must have at least one piece of suitably equipped apparatus with a pump of at least 250-gpm capacity rated at 150 psi.

Keeping ISO Up to Date

A community can benefit by keeping ISO apprised of its changes in fire protection. If the level of changes indicates ISO should reevaluate a community, ISO will make an appointment at a convenient time. But even if the level of changes does not warrant a reevaluation, the changes made can lead to premium reductions for individual homeowners or businesses.

More than half of the communities ISO reevaluates in any year receive better Public Protection Classifications. So it pays to let ISO know about any changes that could affect a classification, such as a new fire station, a relocated fire station, revised response area boundaries, automatic aid from neighboring communities to structure fires, or installation of water mains, hydrants, or tanker/tender hauled-water capabilities.

Sharing information about changes in fire departments with ISO is easy. Call ISO at 1-800-444-4554, option 2, to speak with an ISO representative, or send e-mail to custservice@iso.com.

For more information on ISO's community mitigation capabilities, please go to ISO Mitigation Online.

About ISO

ISO is a leading source of information about property/casualty insurance risk. For a broad spectrum of commercial and personal lines of insurance, we provide statistical, actuarial, underwriting, and claims data; policy language; information about specific locations; fraud identification tools; consulting services; and information for marketing, loss control, and premium audit.

ISO collects information useful in many aspects of insurance underwriting. That information includes evaluations of public fire protection, flood risk, and the adoption and enforcement of building codes in individual communities. Information on municipal services helps communities with their efforts to manage and mitigate risk.



545 Washington Boulevard
Jersey City, New Jersey 07310-1686
1-800-444-4554 • www.isomitigation.com