What does ISO do for me?

Fire is still the leading cause of loss for personal and commercial property insurance policies. But there's a definite correlation between improved fire protection — as measured by the PPC program — and reduced losses. Insurers have recognized that correlation for almost a hundred years.

By offering substantial economic benefits to communities that earn better Public Protection Classifications, the program encourages improvements and helps fire departments plan for, budget, and justify expenditures that reduce property damage from fires.

And by helping communities prepare to fight fires effectively, ISO's PPC program saves lives.

Every year, fires injure more than 20,000 people. And every year, more than 3,000 Americans die in building fires.

A community committed to saving lives and property needs trained firefighters, proper equipment, and adequate supplies of water. Insurance companies consider it good public policy — and good business — to promote and encourage the efforts of individual communities to improve their fire-protection services. That's why, for almost a century, U.S. property insurance companies have funded key initiatives aimed at fire prevention and fire mitigation.

In the battle against fire losses, one of the insurance industry's most important weapons is the Public Protection Classification (PPC™) program from ISO.

The PPC program provides important, up-to-date information about municipal fire-protection services throughout the country. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. So insurance companies use PPC information to help establish fair premiums for fire insurance — generally offering lower premiums in communities with better protection.

By offering economic benefits for communities that invest in their firefighting services, the PPC program provides a real incentive for improving and maintaining public fire protection. And that incentive produces results.

The program also provides *help* for fire departments and other public officials as they plan for, budget, and justify improvements.

But the most significant benefit of the PPC program is its effect on losses. Statistical data on insurance losses bears out the relationship between excellent fire protection — as measured by the PPC program — and low fire losses.

And in a recent survey of fire chiefs, 97% of the respondents said that the PPC program is important in helping the community save lives and property.

Items Considered in the FSRS

The Fire Suppression Rating Schedule (FSRS) measures the major elements of a community's fire-suppression system and develops a numerical grading called a Public Protection Classification (PPC™). Here's an outline of the items considered in the FSRS and the percentage weighting of each item in the calculation that leads to a PPC rating.

Receiving and handling of fire alarms

Receipt of fire alarms by commercial telephone — ISO compares the number of telephone lines provided with the number of telephone lines needed for emergency and business calls. The number of needed lines depends on the population served by the communication center. ISO also evaluates telephone directory listings.	**2%**
Operators — ISO compares the number of fire alarm operators provided with the number of operators needed. The number of needed operators depends on whether the community is meeting its performance standards with existing operators for receiving and dispatching alarms. Alternatively, if performance data is unavailable, the number of needed operators is based upon the number of alarms received.	**3%**
Alarm dispatch circuits — All fire departments (except for single-station departments with full-time personnel receiving alarms directly at the station) need adequate means of notifying personnel of fire locations. ISO evaluates the type and arrangement of those facilities.	**5%**

Receiving and handling of fire alarms total: 10%

Fire department

Pumpers — ISO compares the number of in-service pumpers and the equipment carried with the number of needed pumpers and the equipment identified in the FSRS (or equivalency list). The number of needed pumpers depends on the Basic Fire Flow, the size of the area served, and the method of operation.	**10%**
Reserve pumpers — ISO evaluates the adequacy of the pumpers and their components with one (or more in larger communities) pumper out of service.	**1%**
Pump capacity — ISO compares the pump capacity of the in-service and reserve pumpers (and pumps on other apparatus) with the Basic Fire Flow. ISO considers a maximum Basic Fire Flow of 3,500 gpm.	**5%**
Ladder/service — Communities use ladders, tools, and equipment normally carried on ladder trucks for ladder operations, as well as for forcible entry, utility shut-off, ventilation, salvage, overhaul, and lighting. The number and type of apparatus depend on the height of the buildings, needed fire flow, and the size of the area served.	**5%**
Reserve ladder and/or service — ISO compares the adequacy of ladder and service apparatus when one (or more in larger communities) apparatus is out of service.	**1%**
Distribution of companies — ISO credits the percentage of the community within specified response distances of pumpers (1-1/2 miles) and ladder/service apparatus (2-1/2 miles).	**4%**
Company personnel — ISO credits the personnel available for first alarms of fire. For personnel not normally in the fire station (for example, volunteers), ISO reduces the value of the responding members to reflect the delay due to decision, communication, or assembly. ISO then applies an upper limit for the credit for manning, as it is impractical for a very large number of personnel to	**15%**

operate a piece of apparatus.

Training — Trained personnel are vital to a competent fire-suppression force. ISO evaluates training facilities and their productivity; training at fire stations; training of fire officers, drivers, and recruits; and building familiarization and prefire planning inspections.	**9%**

Fire department total: 50%

Water supply

Adequacy of water supply — ISO compares the available water supply at representative community locations with the needed fire flows for those locations. The supply works, the water main capacity, or fire-hydrant distribution may limit the available supply.	**35%**
Hydrants: size, type, and installation — ISO evaluates the design capacity of fire hydrants.	**2%**
Hydrants: inspection and condition — ISO evaluates the frequency of fire-hydrant inspection, the completeness of the inspections, and the condition of the hydrants.	**3%**

Water supply total: 40%

Divergence

Divergence — An inadequate water supply may limit the ability of even the best fire department to suppress fires. Similarly, an inadequate fire department may not be able to make effective use of an abundant water supply. So, if the quality of the fire department and the water supply are different, ISO adjusts the total score downward to reflect the limiting effect of the less adequate item on the better one.

Survey total: 100%