



EL DORADO HILLS FIRE DEPARTMENT PROTECTION STANDARD

Insurance Service Office (ISO) Public Protection Classification (PPC)

STANDARD #A-002

EFFECTIVE 01-13-2009

The Insurance Service Office (ISO), through their Public Protection Classification Program (PPC), issues ratings to Fire Departments throughout the country for the effectiveness of their fire protection services and equipment to protect their community. The ISO rating is a numerical grading system and is one of the primary elements used by the insurance industry to develop premium rates for residential and commercial businesses.

What is the Public Protection Classification (PPC) Program?

ISO collects information on municipal fire protection efforts in communities throughout the United States. In each of those communities, ISO analyzes data using a Fire Suppression Rating Schedule (FSRS) and then assigns a Public Protection Classification from 1 to 10. Class 1 generally represents superior property fire protection and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria.

By classifying the communities' ability to suppress fires, ISO helps communities evaluate their public fire protection services. The program provides an objective, countrywide standard that assists Fire Departments in planning and budgeting for facilities, equipment, and training. By securing lower fire insurance premiums for communities with better public protection, the PPC program provides incentives and rewards for communities that choose to improve their firefighting services.

The El Dorado Hills Fire Department is proud to report that the ISO has rated our district as a Class 3/8 placing us in the top 3% of all Fire Departments and Fire Protection Districts in the United States. When the ISO develops a single PPC for a community, all of the community's properties receive that classification. In many communities, the ISO develops a split classification such as ours of Class 3/8. A few properties within our District are a Class 10. Following is the criteria for each category:

- **Class 3** - Applies to properties within five road miles of a fire station and within 1,000 feet of a fire hydrant.
- **Class 8** - Applies to properties within five road miles of a fire station but beyond 1,000 feet of a hydrant.
- **Class 10** – Applies to properties beyond five road miles of a fire station.

The ISO rating is weighted as follows: 50% for fire personnel and equipment; 40% for water supply and 10% for dispatching capabilities. The El Dorado Hills Fire Department has made substantial improvements in all of these categories as follows:

Water Supply: This is the most important single factor and accounts for 40% of the rating. This part of the survey focuses on whether the community has sufficient water supply for fire suppression beyond daily maximum consumption. ISO surveys all components of the water supply system including pumps, storage and filtration. Fire flow tests are observed at representative locations in the community to determine the rate of flow the water mains provide. They also count the distribution of fire hydrants no more than 1,000 feet from representative locations.

Fire Equipment: This accounts for 26% of the rating. There are some specific minimum equipment requirements, specifications and additional equipment standards for both fire engines and ladder trucks based on the numbers and types of structures in the community. Regular testing of the equipment is also a factor. 4 percentage points of the 26 are the credit for distribution and is based on the percent of the built upon areas of the district which have an adequately equipped responding first-due engine company within 1.5 miles and an adequately equipped responding ladder company within 2.5 miles. Fire station locations become very important in the credit for distribution.

Personnel: This factor accounts for 24% of the rating; 15% of which is based on the number of Firefighters available for the initial response and how quickly the Firefighters can respond. ISO reviews the average number of Firefighters and company officers on duty. The other 9% reflects the initial and ongoing training that Firefighters receive.

Dispatching: The remaining 10% of the rating is based on communications and how effectively calls are dispatched.

For more information on ISO ratings, please refer to the ISO website at www.ISO.com.