



The ISO Building in Jersey City, New Jersey

August 2008



## Insurance Services Office

### Re-evaluates the Groveland/Big Oak Flat Area

By Fire Chief Shane Warner

The Groveland Fire Department has received many phone calls from insurance companies wanting to know the Fire Department's Public Protection Classification Rating. This is typically needed when insurance companies are asked to provide fire insurance for a homeowner. Typically the homeowner does not have this information so the local Fire Department is asked to provide the Public Protection Classification Rating.

The Insurance Service Office (ISO) is an independent company that provides information about risk to insurance companies, communities, fire departments, insurance regulators, and others. ISO's field staff collects data about municipal fire suppression efforts in communities throughout the United States. In each of these communities, ISO analyzes the relevant data and assigns a Public Protection Classification- a number from 1 to 10. Class 1 represents an exemplary fire suppression program (typical of a well-funded urban department) and a Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria (many rural volunteer departments fall into this category).

ISO's Public Protection Classification Program evaluates communities according to a uniform set of criteria, incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association. The following items are what ISO considers during the evaluation.

- Fire Alarm and Communication Systems, including telephone systems, telephone lines to dispatch, staffing, and dispatching systems
- The Fire Department, including equipment, staffing, training, and geographic distribution of fire companies
- The Water Supply System, including condition and maintenance of hydrants, alternative water supply operations, and a careful evaluation of the amount of available water on hand compared with the amount needed to suppress fires up to 3500 gallons per minute.

Each of the items listed above are assigned points that determine an overall score upon the completion of the field representative's evaluation.

ISO develops a single Public Protection Classification for a community when 85% or more of the buildable area is served by a water supply capable of delivering 250 gallons per minute of fire flow, uninterrupted, for a minimum period of two hours, and properties served are within five road miles of the responding fire station. Under this condition, all of the structures in the community receive that classification. Only about 40% of the communities evaluated by ISO meet these criteria. For those communities that do not meet these criteria, such as in rural areas, ISO has developed a split classification.

With a split classification the first class applies to the properties within five road miles of a recognized fire station and within 1,000 feet of a fire hydrant. The second class applies to properties within five road miles of a recognized fire station but beyond 1,000 feet from a hydrant. ISO generally assigns a Class 10 to properties beyond five road miles.

On October 15, 2007, ISO conducted a review of the fire suppression components being provided by the Groveland Community Services District. During the evaluation, the ISO field representative was very concerned about the age of our fire engines. The engines we currently have in service are very old and have trouble passing the annual tests as well as not meeting current NFPA 1901 Standards. The result that came back at that time was a classification of Class 6/9. This was a higher rating by a full classification point than when we were last rated in the early nineties.

Needless to say I was not happy with this outcome because it would mean that homeowner's insurance rates would increase based on this classification. After carefully reviewing the report, I found an error. The resulting ISO reevaluation reinstated our 5/9 classification. This is a very good rating for us considering all the components covered in the ISO evaluation.

We will be addressing other ISO report issues that can improve our rating during the next fifteen years when we will be re-evaluated. I was very proud of our full-time staff and would like to thank them for the countless hours spent preparing all of the documentation for our evaluation.