



Paulding County Fire & Rescue Contact:

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Paulding County ISO Rating Improves

Fire Department Rating Could Mean Lower Insurance Premiums

Hiram, Georgia September 22, 2015 – There is very big news for home and property owners across Paulding County. Following a recent audit conducted by the Insurance Service Office (ISO), Paulding County Fire & Rescue has been upgraded to a “Class 3” department.

The ISO audit included a thorough assessment of fire protection, water delivery and emergency dispatch capabilities countywide. The “3” rating encompasses all properties located within five miles of a Fire Station and 1000 feet of the nearest hydrant.

Chief Joey Pelfrey commented, “ISO Class 3 means our community has an exemplary fire protection rating and we are thrilled to have achieved it. This represents a major improvement from prior ISO classifications. We can’t say exactly how much money our citizens will save, but we believe it could be several million dollars per year in insurance premium savings.”

ISO’s Public Protection Classification Program (PPC) is used by most insurance companies to determine insurance prices. According to the Insurance Service Office, a community’s PPC depends on:

- The fire department’s operations including - equipment, staffing, training, and geographic distribution of Fire Stations.
- 911 communications capabilities - including telephone systems, staffing, and radio & dispatching systems.
- The water supply system - including condition and maintenance of hydrants, and a careful evaluation of the amount of water available compared with the amount needed to suppress fires.

Each insurance carrier independently determines the premiums it charges policyholders. Most insurance companies in the United States, including the largest, use PPC information as a key factor in their rates.

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Frequently Asked Questions & Answers

What is the Insurance Services Office (ISO) and what do they do?

The ISO is a private firm that analyzes fire protection capabilities and supplies data, underwriting and risk management services to insurance companies. ISO collects information on municipal fire protection efforts throughout the United States and provides data to insurance companies to assist in the establishment of property insurance rates. By classifying communities' abilities to suppress fires, ISO is able to also help communities evaluate their public fire protection services through its Public Property Classification (PPC) program.

The program provides an objective standard that helps localities in planning and budgeting for facilities, equipment, and training. And, 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.

How does the Public Property Classification (PPC) rating work?

The PPC is derived from the field analysis and other information supplied in relation to a community's fire suppression delivery system. The ISO concentrates on three primary areas:

1. The Fire Department's equipment, staffing, response times, and training
2. Emergency communications/ 911
3. Water supply

ISO analyzes relevant data using their Fire Suppression Rating Schedule (FSRS). Based upon the data, ISO 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 doesn't meet ISO's minimum criteria).



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Over the years what has changed with respect to ISO classifications within Paulding County?

In the past, Paulding County's ISO ratings were calculated for each volunteer fire department's response area across the county.

In 1994 the County started shifting from all-volunteer to a combination paid/volunteer department. Today Paulding County Fire & Rescue is comprised of 100% paid professional personnel.

As the County has grown the PPC ratings had not kept up with the pace of improvements our firefighting infrastructure. In late 2014, Paulding County Fire & Rescue requested ISO consider a countywide rating upgrade in consideration of the many improvements made. Those included vastly expanded water supply systems, a significant investment opening Fire Station 14, purchase of new and additional fire apparatus, replacement of the 911 dispatch and radio communication systems, expanded fire training requirements, and additional staffing 24 hours a day in every station.

ISO agreed to conduct this study which included a massive review of documents associated with every aspect of fire protection, response and water delivery. In April of 2015 the ISO came to Paulding County for an official on-site audit.

As a result, on September 1, 2015 the ISO issued new PPC ratings to the Paulding County. The following chart shows the range of previous ratings and the new rating as reported to the insurance industry.

Classification Area	Public Protection Class (PPC) Ratings	
	2010 Rating	2015 Rating
Urban (Hydrant & Fire Station within 5 miles)	5	3
Rural (No Fire Station Within 5 miles and no hydrant within 1000')	10	10



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Do these new ratings mean that I will see a reduction in my property insurance premium?

Quite possibly. The use of ISO ratings is voluntary on the part of insurance carriers. The establishment of rates by insurance carriers is dependent upon many other factors in addition to the PPC numbers.

The public is encouraged to contact their insurance carrier to discuss how the new PPC ratings will impact their insurance rates.

How do I determine the Public Protection Classification (PPC) for my property?

If you have a question about your Public Protection Classification (PPC), please contact your insurance company or your agent directly, rather than ISO. ISO does not supply Public Protection Classifications to policyholders or the general public. ISO will supply Public Protection Classifications to insurance companies and agents. Also, participating insurance companies and agents can access the classifications through ISONet. Insurance companies and agents who would like sign up for the service may call the ISO Customer Service Center at 1-800-888-4476.

How does PCFD plan to keep the ISO informed of future improvements to the county's fire suppression infrastructure?

In the past ISO to visited once every 10 years. However, the recent study has helped ISO understand that Paulding County is growing with significant sustained economic development. They know Paulding County plans to continue expanding water delivery systems, build additional Fire Stations, and purchase additional fire suppression equipment.

Those factors necessitate a need for a more regular review to ensure that the data ISO provides to the insurance industry is as current accurate as possible.

PCFD will be proactively working with ISO to request a more frequent schedule of review based upon continued improvement in these areas.



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How do I know if my home is within 5 miles of a Fire Station or within 1000 feet of a hydrant?

Generally speaking, your insurance company has sophisticated mapping software and will make these determinations for you. You are welcome to double check their measurements personally.

The 5 mile requirement is based on driving distance using the most direct route of travel. So, you can do this using the odometer in your car (in other words, this is not a radius on a map).

The 1000 foot requirement is a straight line from the nearest hydrant to your driveway (as if you were laying fire hose from the hydrant to a fire engine at your home).

The Fire Department is unable to provide mapping or distance measuring services to individual home or business owners.

What if my home is not within 5 miles of a Fire Station or within 1000 feet of a hydrant?

In that case your ISO rating (and likely your insurance premium) will not change. Both the Fire and Water Departments strive to continue expanding density of each, within budgetary limitations, of course.