



JONESBORO FIRE DEPARTMENT

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Protecting Lives and Property since 1899

Insurance Services Office (ISO) Public Protection Classification

Growth; most communities consider it a good thing. Development brings prosperity to rural areas, suburbs, and cities everywhere. And many parts of our country are experiencing extraordinary residential and commercial growth. But growth can also strain community resources. New construction, increasing population, and expanding economic activity place demands on a wide variety of municipal services – including fire protection. In many places, the need to enlarge and improve the fire service comes just at the time when other priorities are competing for the same budget dollars.

The results can be devastating. If the fire department, emergency communications facilities, and water supply can't keep up with the demand, a growing community faces increased risk of property loss and injuries. The purpose of ISO is to examine the extent to which growth threatens the effectiveness of public fire protection in cities throughout the nation.

ISO is an independent statistical, rating, and advisory organization that serves insurance companies, fire departments, insurance regulators, and others by providing information about risk. ISO's expert field staff visits communities around the country to collect information about their fire departments, their fire alarm and communications systems, and their water supplies. For each of the 46,000 fire districts in the United States, ISO analyzes that information and assigns a Public Protection Classification—a number from 1 to 10. Class 1 represents exemplary fire protection, and a class 10 indicates that the area's fire – suppression program does not meet ISO's minimum criteria.

Insurance companies use ISO's Public Protection Classification in marketing, underwriting, and pricing homeowners and commercial property insurance. In general, the price of fire insurance in a community with a good PPC is substantially lower than in a community with a poor PPC, assuming all other factors are equal.

ISO also supplies data and analytical products that give insurers information about the details of protection, response—area boundaries, and the location of hydrants and other water supplies. That information can help insurers develop and execute effective business strategies.

Fire Suppression Rating Schedule (FSRS)

Fire Alarms:

Ten percent of the overall grading is based on how well the fire department receives and dispatches fire alarms. ISO field representatives evaluate the communications center, looking at the number of operators at the center, the telephone service, the number of telephone lines coming into the center, and listing of emergency numbers in the telephone book. ISO also looks at the dispatch circuits and how the center notifies firefighters about the location of the emergency. ISO uses National Fire Protection Association (NFPA) Standard 1221, *Installation, Maintenance, and Use of Emergency Services Communications Systems*, as a guide for this portion of the grading.

Fire Department:

Fifty percent of the overall grading is based on the fire department. ISO reviews the distribution of fire companies throughout the area. ISO checks that the pumps on the fire apparatus are tested regularly and inventories each engine company's nozzles, hoses, breathing apparatus, and other equipment. ISO checks the number and types of ladders, including ground and aerial ladders, and other service equipment, such as salvage covers, saws, and smoke ejectors.

ISO also reviews the fire – company records to determine:

- Type and extent of training provided to fire–company personnel
- Number of people who participate in training
- Firefighter response to emergencies
- Maintenance and testing of fire department's equipment

Water Supply:

Forty percent of the grading is based on the community's water supply. ISO examines whether sufficient water is available for fire suppression beyond the community's maximum daily consumption. ISO surveys all components of the water–supply system, including pumps, storage, and filtration. ISO observes fire–flow tests at representative locations in the community to determine the rate of flow the water mains provide. ISO counts the distribution of fire hydrants up to 1,000 feet from representative properties. ISO determines the ratio of the amount of available water and the amounts of water needed to suppress fires on properties. The analysis is worth 35 percent of the water-supply grade. ISO excludes from the analysis buildings equipped with properly maintained automatic sprinkler systems. ISO individually evaluates nonsprinklered buildings that have needed fire flows in excess of 3,500 gpm. Their assigned classification may differ from the community's classification.

As part of the water-supply evaluation, ISO considers size, type, and installation of hydrants; hydrant maintenance; and hydrant condition. Hydrants should be visible and in good working order. They should receive semiannual inspections, as outlined in American Water Works Association Manual 17, *Installation, Field Testing, and Maintenance of Fire Hydrants*. This analysis is worth 5 percent of the water-supply grade.

Rating Schedule:

All three scores from the areas above; fire alarms, fire department, and water-supply are totaled together, getting an overall score between 0 and 100 which determines the community's classification. ISO publishes classifications in one of three ways. A single classification, such as 3, means that all the properties within a jurisdiction are eligible for that classification. A "split" classification, such as a 4/9, means some properties are eligible for a class 4, but other properties are a class 9, because they are more than 1,000 feet from a fire hydrant. When some properties are more than a specified distance (usually five road miles) from the recognized, responding fire station, they are a class 10.

ISO Rating Schedule

10 points thru 19.99	Class 9
20 points thru 29.00	Class 8
30 points thru 39.99	Class 7
40 points thru 49.99	Class 6
50 points thru 59.99	Class 5
60 points thru 69.99	Class 4
70 points thru 79.99	Class 3
80 points thru 89.99	Class 2
90 points thru 100	Class 1