

# Insurance Service Office

Communities across the country are assessed for their ability to protect property from the loss by fire by the Insurance Service Office (ISO). Since the early 1970's the ISO has applied their Fire Suppression Rating Schedule (FSRS) to each community to rate them for their ability to protect insured loss. The FSRS results in each community receiving a Public Protection Classification (PPC) which in turn is used by insurers to rate the risk of loss and those premiums paid by the property owners.

The PPC for fire protection is a 1-10 point scale with 1 representing the highest or best with 10 reflecting an area with little or no fire protection. Those areas of a community evaluated in the FSRS are water supply, emergency communications (911), and the fire department itself. Specifically within the fire department areas evaluated include firefighter daily staffing, fire apparatus, training, firefighting equipment, and pre-fire planning. Each specific area of the fire department's operation is rated against a schedule of anticipated performance, and then against the community's risk for fire. This overall assessment results in a score that is then applied to the PPC. The ISO evaluates the fire protection of more than 49,000 communities in America. Of these 49,010 communities, 750 were ranked, along with Orange City, as a Class 2. Only 60 communities earned the ISO's highest rating, Class 1. This puts Orange City in the top 2 percent nationwide. These numbers are based on the PPC's 2014 published countrywide distribution of communities.

Orange City Fire Department received an on-site examination from the ISO in September 2014. At that time the community was improved from the previous Class 4 rating to Class 2. The agency continues to work to maintain this level of fire protection through a comprehensive training program for all firefighters and a robust pre-fire planning program which

supports updated fire inspections and response plans for each commercial and multi-family building in the city. Property owners are encourage to check with their insurer to see if they use the ISO Public Protection Classification rating system and if the ISO Class 2 rating for Orange City could save them dollars on their premiums. A letter from the Fire Chief confirming the city's PPC rating of Class 2 is available for download.

More information on the ISO Fire Suppression Rating Schedule at: [Fire Suppression Rating Schedule Overview](#)