



FIRE AND RESCUE DEPARTMENT

Lyle N. Koerner, Jr., Chief

Emergency Calls	911
Administration	715/839-5012
Inspections/Investigation	715/839-4825
After Hours	715/839-5013
E-mail	ecfire@eauclairewi.gov
City Website	www.eauclairewi.gov

NEWS RELEASE - FOR IMMEDIATE RELEASE

May 14, 2015

TO: All News Media

Lyle N. Koerner, Jr., Fire Chief

INSURANCE SERVICE OFFICE (ISO) RATING IMPROVEMENT

Eau Claire Fire and Rescue is proud to announce a re-classification for fire protection within the city of Eau Claire corporate limits, effective **August 1, 2015**. The City of Eau Claire received a rating of Class 2, an improvement from the previous rating of Class 3. This new rating was made possible in part by a strong water supply delivery system from the City's outstanding utility department, as well as a vital communications dispatch center and communications infrastructure.

This re-classification was determined by the Insurance Service Office (ISO), which is a private organization that serves the insurance industry by analyzing fire protection capabilities of a community. Most U.S. insurers – including the largest ones – use this information in determining what businesses to underwrite and which coverages to offer at what prices for both personal and commercial property insurance.

Although we cannot predict whether any person or entity will receive a reduction in their insurance premium or how much any reduction may be, it is our hope that the improved rating will result in lower insurance rates for commercial and residential property owners. We suggest residents and business owners contact their insurance companies with this information to see if it will provide a reduction in premiums upon its effective date of August 1.

To determine a community's Public Protection Classification (PPC™), ISO conducts a field survey. Expert ISO staff visit a community to observe and evaluate features of the fire protection systems. Using a Fire Suppression Rating Schedule (FSRS) manual, ISO objectively evaluates four major areas:

Emergency Communications System

This portion accounts for 10 points of the total classification. The review focuses on the community's facilities and support for handling and dispatching alarms for structure fires.



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Fire Department

This section accounts for 50 points of the total classification. ISO focuses on a community's fire suppression capabilities. It measures suppression capabilities based on the fire department's first-alarm response and initial attack to minimize potential loss. ISO reviews such items as engine companies, ladder or service companies, deployment of fire companies, equipment carried on apparatus, pumping capacity, reserve apparatus, company personnel, and training.

Water Supply

A review of the water supply system accounts for 40 points of the total classification. ISO evaluates the community's water supply system to determine the adequacy for fire suppression purposes. It also considers hydrant size, type, and installation, as well as the frequency and completeness of hydrant inspection and flow-testing programs.

Community Risk Reduction

ISO reviews a community's risk reduction efforts and credits them in the Community Risk Reduction section, which allows for extra credit of up to 5.5 points. This factor considers fire prevention code adoption and enforcement, public fire safety education, and fire investigation.

The maximum total points are 105.5. After completing a field survey of the above identified areas, ISO analyzes the data and calculates a PPC. The grading then undergoes a quality review.

Each insurance company independently determines the premiums it charges its policyholders. The extent to which the insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategies.

ISO collects information on municipal fire protection efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data using the Fire Suppression Rating Schedule (FSRS). ISO assigns a Public Protection Classification (PPC) 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.

By classifying a community's ability to suppress fires, ISO helps a community evaluate its public fire protection services. The program provides an objective, national standard that helps fire departments in planning and budgeting for facilities, equipment, and training. By securing lower fire insurance premiums for communities with better public protection, the Public Protection Classification (PPC) program provides incentives and rewards for communities that



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choose to improve their firefighting services. ISO has extensive information on more than 47,000 fire response jurisdictions.

The Public Protection Classification (PPC) program recognizes the efforts of communities to provide fire protection services for citizens and property owners. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Insurance companies use PPC information to help establish fair premiums for fire insurance — generally offering lower premiums in communities with better protection. By offering economic benefits for communities that invest in their firefighting services, the program provides an additional incentive for improving and maintaining public fire protection.

The program also provides help for fire departments and other public officials as they plan, budget for, and justify improvements.

The most significant benefit of the PPC program is its effect on losses. Statistical data on insurance losses bears out the relationship between excellent fire protection – as measured by the PPC program – and low fire losses. PPC helps communities prepare to fight fires effectively.

Eau Claire Fire and Rescue, the City's Water Department and the Eau Claire County Communications Center work hard at improving the ability to protect the lives and property of the citizens we serve. The ISO analysis is a valuable measurement tool because it identifies where we need to remain strong while maintaining existing services and also areas where improvements could be made.

Additional information can be obtained by contacting me at (715) 839-5012.