



AGENDA ITEM EXECUTIVE SUMMARY

Title:	Presentation from Insurance Services Office (ISO) representatives to the City of St. Charles for earning the ISO PPC Rating of Class 1.
Presenter:	Fire Chief Joe Schelstreet and ISO representatives

Please check appropriate box:

	Government Operations		Government Services
	Planning & Development	X	City Council
	Public Hearing		

Estimated Cost:		Budgeted:	YES		NO	
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If NO, please explain how item will be funded:

Executive Summary:

Fire Department Earns ISO PPC Rating of Class 1

The Public Protection Classification (PPC™) program provides important, up-to-date information about municipal fire protection services in each community we survey. ISO's expert staff collects information about the quality of public fire protection in more than 47,500 fire protection areas across the United States. In each of those protection areas, ISO analyzes the relevant data and assigns a Public Protection Classification — a grading from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria.

Most U.S. insurers of home and business properties use ISO's PPC in calculating premiums. In general, the price of insurance in a community with a good PPC is lower than in a community with a poor PPC, assuming all other factors are equal.

A community's PPC depends on:

- emergency communications systems, including facilities for the public to report fires, staffing, training, certification of Telecommunicators, and facilities for dispatching fire departments
- the fire department, including equipment, staffing, training, and geographic deployment of fire companies
- the water supply system, including the inspection and flow testing of hydrants and a careful evaluation of the amount of available water compared with the amount needed to suppress fires
- community efforts to reduce the risk of fire, including fire prevention codes and enforcement, public fire safety education, and fire investigation programs

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.

Attachments: *(please list)*

Recommendation / Suggested Action *(briefly explain):*

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<i>For office use only:</i>	<i>Agenda Item Number:</i>
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