

City of Winston-Salem Public Protection Class Summary



Insurance Services Office (ISO) and Public Protection Classification (PPC)

- ISO works for the insurance industry
- Property insurance companies use a fire department's PPC to help evaluate a community's risk of fire loss and determine insurance premiums
- Fire departments are graded every five years

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- ISO grades the fire department, water supply, and communications according to the Fire Suppression Rating Schedule (FSRS)
 - Ability to control fire and deliver risk reduction services only; no assessment of other FD services
 - Water system and hydrants
 - 911 communications
- PPC from 1 to 10 assigned based on possible score of 105.5
 - PPC 1 = best possible rating
 - PPC 10 = no fire protection

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Fire Department Possible score: 50 2024: 42.42 2019: 35.81	Emergency Communications Possible score: 10 2024: 9.88 2019: 9.40
Community Risk Reduction Possible score: 5.5 2024: 4.94 2019: 4.31	Water Supply Possible score: 40 2024: 39.26 2019: 34.96

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- Notable Gains
 - Ladder service: +1.53 (map prediction vs. actual performance)
 - Deployment analysis: +3.5 (map prediction vs. actual performance)
 - Training: +1.66 (subject focus & improved record keeping)
 - Water supply system: +4.3 (flow testing vs. hydraulic modeling)

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<u>Winston-Salem</u> Possible score: 105.5 2024: 93.84 2019: 81.32	Grading Scale	
	<u>Score</u>	<u>PPC</u>
	90.00 or more	1
	80.00 to 89.99	2
	70.00 to 79.99	3
	60.00 to 69.99	4
	50.00 to 59.99	5
	40.00 to 49.99	6
	30.00 to 39.99	7
	20.00 to 29.99	8
	10.00 to 19.99	9
	0.00 to 9.99	10

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- What does it mean?
 - One-half of one percent of America's fire departments are accredited and rated Class 1
 - New rating is effective December 1
 - Greatest premium reduction expected to affect commercial properties
 - ALL property owners should contact their insurance carrier and advise them of the improved rating

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