



MEMORANDUM

To: Mayor and City Council

From: Kevin Richardson, Fire Chief

Date: December 9, 2025

Reference: Recognition of the Coppel Fire Department for achieving the Insurance Services Office's highest honor and classification, 'ISO Class 1.'

2040: Sustainable Government

Introduction:

The City of Coppel Fire Department has once again received the Insurance Services Office (ISO) top rating of Class 1. This rating has been achieved by less than 1% of Fire Departments Nationwide. The ISO currently evaluates over 50,000 Fire Departments Nationwide with only approximately 400 earning the Class 1 Rating. The Coppel Fire Department has previously earned the Class 1 Rating in 2008 and 2017. Coppel Fire Department continues to exceed the requirements for this prestigious classification. This rating reflects the hard work and dedication of all the Coppel firefighters and their commitment to save lives and property.

Background:

Fire Departments across the Nation are rated by the ISO to determine a Public Protection Classification (PPC) for individual Cities or Counties. This rating is published by the ISO and used by Insurance Companies to determine insurance rates. The ISO Schedule develops a PPC number on a relative scale from 1 to 10, with 1 being the very best and 10 representing less than minimum recognized fire protection.

When the ISO evaluates a Fire Departments capability it uses a system called the Fire Suppression Rating Schedule (FSRS) which employs nationally accepted standards developed by such organizations as the National Fire Protection Association (NFPA), the American Water Works Association (AWWA) and the Association of Public Safety Communications Officials (APCO) International. The FSRS considers 3 main areas of a community's fire suppression capabilities including Emergency Communications (911 Call Center), the Fire Department, and Water Supply. In addition, it includes a Community Risk Reduction section that recognizes community efforts to reduce losses through fire prevention, public fire safety education and fire investigation.

Key elements considered when evaluating a Fire Department include Response Capabilities (Deployment Analysis) which includes adequate staffing of Fire Service Personnel on Engine Crews and Ladder Companies, Fire Station Distribution (Location and Coverage), Appropriate Apparatus and Equipment, Training, Water Supplies, Organizational Structure, Communications and Building/Fire Prevention Codes and their enforcement.

The Fire Department's ability to maintain this Classification since 2008 reflects the City of Coppel's commitment to provide quality public safety services to the citizens, businesses, and visitors of Coppel.

Benefit to the Community:

Most U.S. Insurers of Homes and Business Property use the PPC in calculating premiums. 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.

Legal Review:

N/A

Fiscal Impact:

N/A

Recommendation:

N/A