



## MEMORANDUM

**To:** Mayor and City Council

**From:** Kevin Richardson, Fire Chief

**Date:** March 28, 2017

**Reference:** Insurance Service Office, Public Protection Classification ISO 1

**2030:** Community Wellness and Enrichment and Sustainable City Government Strategy

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### **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 1/4 of 1% of Fire Departments Nationwide. The ISO currently evaluates over 50,000 Fire Departments Nationwide with only 186 earning the Class 1 Rating. The Coppel Fire Department has previously earned the Class 1 Rating in 2008 and 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.

Fire Departments across the Nation are rated by the ISO to determine a 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. 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.

When the ISO evaluates a Fire Departments capabilities 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 is a reflection of the City of Coppel's commitment to provide quality Public Safety Services to the citizens, businesses, and visitors of Coppel.

**Analysis:**

The Coppel Fire Department has completed the ISO review process several times since the early 1990s. Each previous rating was used to identify areas of deficiency and plan for improvements. In 2008, the CFD was recognized and achieved the highest Classification of 1. The rating is good for 10 years or if significant growth or changes occur within the department. The CFD voluntarily initiated a review in 2016 and was notified by the State Fire Marshal Office and the Insurance Service Office that effective June, 1, 2017, the Coppel Fire Department scored high enough to maintain the Class 1 rating. There are more than 50,000 fire departments subject to the ISO survey in this country, less than 175 are rated as Class 1.

**Legal Review:**

Agenda item did not require legal review.

**Fiscal Impact:**

There is no fiscal impact of this work session item.

**Recommendation:**

The Fire Department recommends approval of this item.