

Mokena Fire Protection District Retains its ISO 1 Classification

The Public Protection Classification (PPC[®]) program provides important, up-to-date information about municipal fire protection services in each community they survey. ISO's (Insurance Services Office) expert staff collects information about the quality of public fire protection in more than 41,000 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:

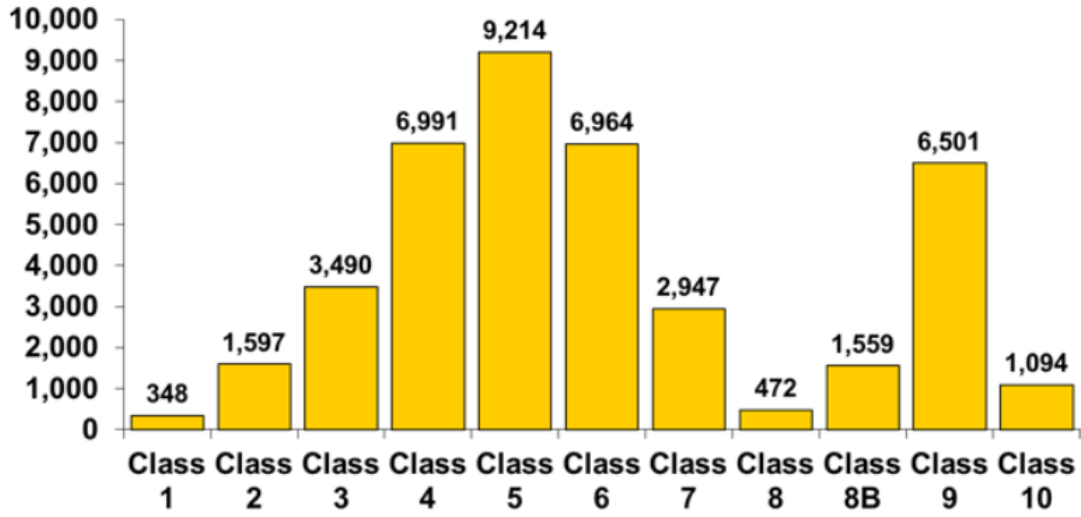
- Emergency communications systems - including facilities for the public to report fires, staffing, training, certification of telecommunicators, and facilities for dispatching fire departments
- The fire department - including equipment, staffing, training, and geographic deployment of fire companies
- 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

By classifying communities' ability to suppress fires, ISO helps the communities evaluate their public fire-protection services. The program provides an objective, countrywide standard that helps fire departments in planning and budgeting for facilities, equipment, and training.

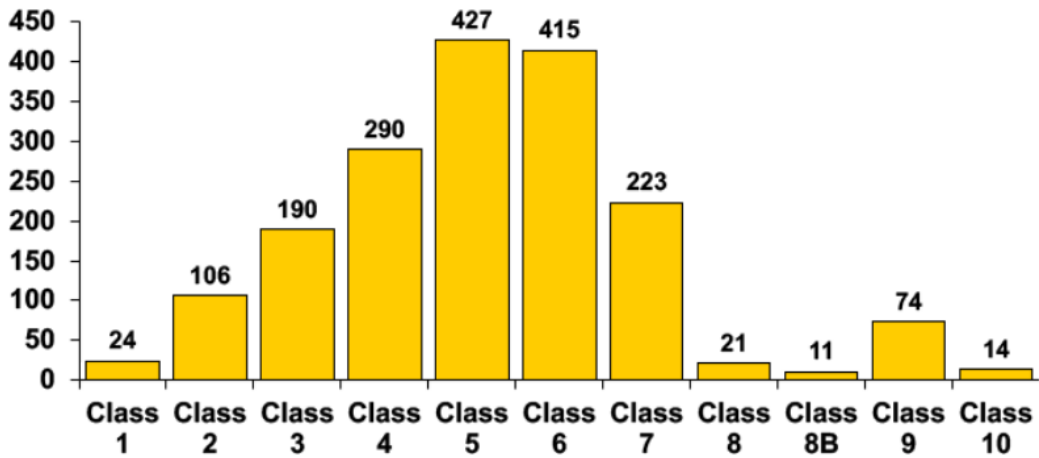
The Mokena Fire Protection District (MFPD) was evaluated by ISO in late 2018 and recently received their revised ISO classification. The MFPD is proud to report that it has successfully retained its classification of an ISO Class 1. This renewed ISO classification will become effective on January 1, 2020.

There are presently only 348 fire departments in the United States, and only twenty-four (24) in Illinois, which have earned the classification of ISO Class 1. This places the MFPD in the top tier of fire department ISO Classifications across the country. As an Internationally Accredited Fire District as well as an ISO Class 1, the Mokena Fire Protection District has proven that it is continually seeking ways to raise the level of service, expectations, and professionalism to the stakeholders it serves.

Countrywide



Illinois



Additional information on the Insurance Services Office:

Origins of ISO Public Protection grading...

In the early 1900s, major U.S. cities suffered disastrous fires that destroyed billions of dollars' worth of property. In the aftermath, insurance companies realized they needed advance information on the fire loss characteristics of individual communities.

The National Board of Fire Underwriters (NBFU) had been established in 1866 to promote fire prevention and public fire protection. After a number of conflagrations — including the great Baltimore fire of 1904, which claimed 140 acres, more than 70 blocks, and 1,526 buildings — the NBFU expanded its scope, developing the Municipal Inspection and Grading System. Under that program, engineers evaluated the fire potential of many cities. In response, those cities improved their public fire protection services.

Since 1909, the Municipal Inspection and Grading System and its successors have been an important part of the underwriting and rating process for insurers writing personal and commercial fire policies. ISO's Public Protection Classification (PPC[®]) Service now gives insurers credible data to help them develop premiums that fairly reflect the risk of loss in a particular location.

How the ISO Public Protection Classification works...

The PPC program provides important, up-to-date information about municipal fire protection services in each community they survey. ISO's expert staff collects information about the quality of public fire protection in more than 41,000 fire protection areas across the United States. In each of those protection areas, ISO analyzes the relevant data and assigns a PPC — 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

Benefits of the ISO Public Protection Classification Program for Communities...

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.

How ISO's Public Protection Classification information affects individual insurance policies...

ISO's Public Protection Classification (PPC[®]) information plays an important part in the decisions insurers make affecting the underwriting and pricing of property insurance. In fact, most U.S. insurance companies — including the largest ones — use PPC information in one or more of the following ways:

- to identify opportunities for writing new business
- to manage the quality of community fire protection across their book of business
- to review loss experience in various rating territories
- to offer coverages and establish deductibles for individual homes and businesses

Insurance companies — not ISO — establish the premiums they charge to policyholders. The methodology a company uses to calculate premiums for property insurance may depend on the company's fire loss experience, underwriting guidelines, and marketing strategy.

Here are some general guidelines to help you understand the benefits of improved PPC ratings for residents and businesses:

- PPC may affect the underwriting and pricing for a variety of personal and commercial insurance coverages, including homeowners, mobile home, fine arts floaters, and commercial property (including business interruption).
- Assuming all other factors are equal, the price of property insurance in a community with a good PPC is lower than in a community with a poor PPC.

Scope of the ISO Public Protection Classification evaluation...

The purpose of an ISO public protection survey is to gather information to determine a Public Protection Classification (PPC[®]), which insurers use for underwriting and to calculate premiums for fire insurance. The Fire Suppression Rating Schedule (FSRS) recognizes fire-protection features only as they relate to suppression of fires in structures.

In many communities, fire suppression may be only a small part of the fire department's overall responsibility. ISO recognizes the dynamic and comprehensive duties of a community's fire service. We understand the complex decisions a community must make in planning and delivering emergency services. However, we evaluate only features related to reducing property losses from fire.

The ISO Public Protection Classification evaluation process...

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

- ***Emergency communications systems***
A review of the emergency communications systems 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.
- ***Fire department***
A review of the fire department accounts for 50 points of the total classification. ISO focuses on a community's fire suppression capabilities. We measure suppression capabilities based on the fire department's first-alarm response and initial attack to minimize potential loss. Here, 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. We also consider hydrant size, type, and installation, as well as the frequency and completeness of hydrant inspection and flow-testing programs.
- ***Community risk reduction***
We review a community's risk reduction efforts and credit them in the Community Risk Reduction section, which allows for extra credit of up to 5.5 points for a potential total of 105.5. That takes into account fire prevention code adoption and enforcement, public fire safety education, and fire investigation.

After completing the field survey, ISO analyzes the data and calculates a PPC. The grading then undergoes a quality review. The community will receive a notification letter identifying the new PPC. ISO also provides a hydrant-flow summary sheet, along with a Public Protection Classification Summary Report. The summary explains each subcategory and indicates the total points the community earned. The report also indicates the performance needed to receive full credit for each specific section in the schedule, as well as the quantity actually provided.

For further information on ISO gradings of fire departments, refer to their web site at <https://www.isomitigation.com/>