



# WATERBORO FIRE DEPARTMENT

Chief Matthew S. Bors  
Dep. Chief Lisa Bennett

04/03/2018

Waterboro FD has been actively improving our service delivery in a number of areas such as scheduling, inspections, investigations, equipment, communications and with the help of the Waterboro Water District (hydrants) and LAC Community Hydrants.

These changes have helped us improve our PPC (Public Protection Classification) through ISO-Verisk. This past fall we were evaluated based on a complete review of our operations.

The department is happy to confirm initial reports that our rating would be lowered to a ISO PPC rating of 4 and 4Y versus the community's prior rating of 5 and 9.



ISO-Verisk has indicated this will be effective this coming June 2018 when it is released to the insurance industry and the community.

This improvement hopefully will impact residential and commercial property owners with a potential reduction of insurance costs.

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Source: ISO-Verisk Website

## The Public Protection Classification (PPC™) Program: ISO's Analysis of Public Fire Protection Capabilities

How does ISO evaluate local fire protection? And what does the classification mean for individual property insurance costs in my community?

ISO's expert staff collects information about municipal fire protection efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data and assigns a Public Protection Classification (PPC™) — a number 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.

Virtually all U.S. insurers of homes and business property use ISO's Public Protection Classifications 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, assuming all other factors are equal.