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**Clarkdale Fire District**

# Press Release

## **New ISO Classification.**

**Clarkdale, AZ April 18, 2011:** In October we reported that the Insurance Services Office, Inc. (ISO) completed a new Public Protection Classification (PPC) survey which resulted in Clarkdale's PPC improving from a 7/9 to a 5/9. We reviewed the PPC survey results and clarified a few items that resulted in the classification improving even more, to a 5/8b.

What this means to property owners in the Clarkdale Fire District is a possible decrease in their insurance. ISO's Public Protection Classification plays an important role in the underwriting process at insurance companies. Most U.S. insurers use PPC information as part of their decision-making when deciding what coverage to offer and prices to charge property insurance.

The PPC of 5 is applicable to homes and businesses which are within 5 road miles of the fire station and within 1,000 feet of a hydrant. The PPC of 8b applies to properties beyond 1,000 feet from a hydrant but still within 5 road miles of the fire station. Clarkdale Fire District highly recommends that all residents and business owners contact their insurance agencies regarding this change in the PPC. We had one insurance company report that their residential customers located in the 5 PPC areas saved an average of 30%!

A copy of the ISO Public Protection Classification letter and other information is available on-line at [www.clarkdalefd.org](http://www.clarkdalefd.org). Persons may call Clarkdale Fire District at 639-4591 if they have any questions about the PPC or to obtain the classification number for their property.

The PPC program evaluates communities according to a uniform set of criteria. These criteria incorporate nationally recognized standards developed by the national Fire Protection Association and the American Water Works Association. The following major features are evaluated:

- Fire Alarm and Communication System – This review accounts for 10% of the total classification which centers upon a community's facilities and support for handling and dispatching fire alarms.
- Fire Department – This review accounts for 50% of the total classification which focuses upon items such as engine companies, distribution on fire stations and fire companies, department manning, and training.
- Water Supply System – This review accounts for 40% of the total classification highlighting the water supply a community uses for fire suppression.

**For Immediate Release**