



NEWS RELEASE

FOR IMMEDIATE RELEASE

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SAN BERNARDINO COUNTY FIRE DISTRICT RECEIVES IMPROVED PUBLIC PROTECTION CLASSIFICATION RATING

SAN BERNARDINO COUNTY -- The Insurance Service Office (ISO) recently announced that the San Bernardino County Fire Protection District has received a much-improved Public Protection Classification (PPC) for underwriting and calculating fire insurance premiums for residential, commercial and industrial properties within their fire district.

The ISO analysis of the fire district resulted in improved classifications in the following geographic areas:

East Valley – Division 2	Rating: Class 03/3X (improved 1 class rating)
South Desert – Division 4	Rating: Class 03/3X (improved 1 class rating)

In addition, the following cities were evaluated and awarded an improved rating:

City of San Bernardino & surrounding unincorporated areas	Rating: Class 02/2X (improved 1 class rating)
City of Twentynine Palms & surrounding unincorporated areas	Rating: Class 03/3Y (improved 1 class rating)

*See below for PPC rating schedule.

All other areas within the 19,293 square miles serviced by SBCoFPD received the same class rating as previously awarded; ranging from Class 2 to Class 4.

“The Fire District and its partners have worked hard to increase its rating with the ISO,” stated Fire Chief Don Trapp. “Improved fire protection ratings are a collaborate effort. Working together with our partners and communities, we continue to look for ways to efficiently improve our rating and provide a safer place to live and work in line with the Countywide #Vision4Safety.”

What is ISO? The Insurance Service Office (ISO) provides the PPC program to provide important, up-to-date information about municipal fire protection services to insurance companies. ISO’s expert staff collects information about the quality of public fire protection in more than 47,500 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.

Why is a good ISO rating important? Most insurance companies use the ISO rating to determine the cost of fire insurance. The closer to a Class 1 rating, the lower the fire insurance costs. A good ISO rating directly translates into insurance cost savings for residents and business owners.

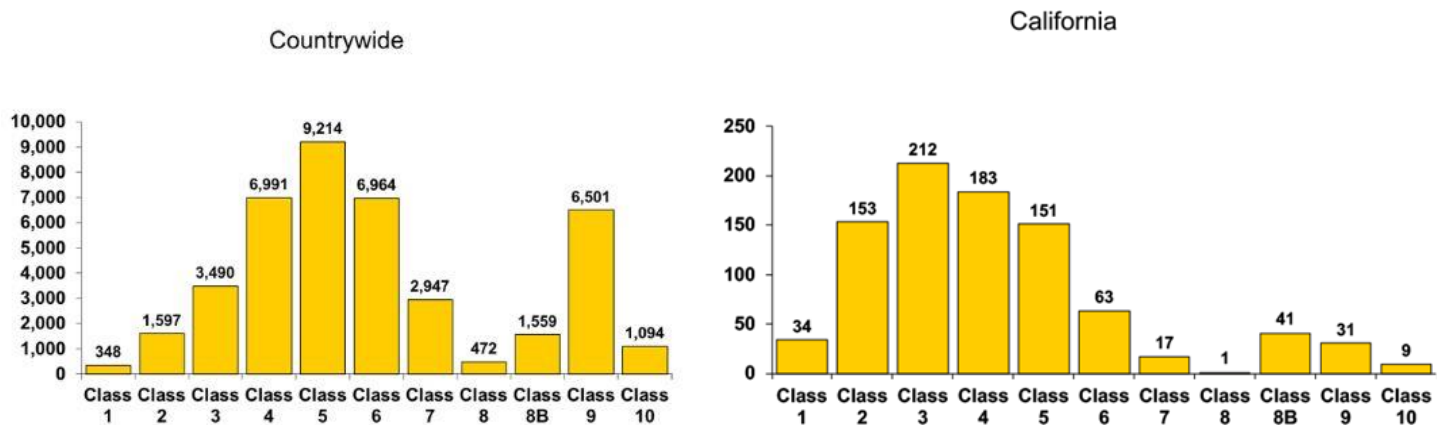
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A community's **PPC rating** is based on a point system (105.5 max) and is scored on:

- **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. They measure suppression capabilities based on the fire department's first-alarm response and initial attack to minimize potential loss; including 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.
- **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.
- **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. They also consider hydrant size, type, and installation, as well as the frequency and completeness of hydrant inspection and flow-testing programs.
- **Community Risk Reduction:** ISO reviews a community's risk reduction efforts which allows for extra credit of up to 5.5 points for a potential total of 105.5. ISO considers fire prevention code adoption and enforcement, public fire safety education, and fire investigation.

The first rating number refers to the classification of properties within 5 road miles of a fire station and within 1,000 feet of a creditable water supply. The second number, with either the X or Y designation, applies to properties within 5 road miles of a fire station but beyond 1,000 feet of a creditable water supply.

Below is the breakdown of all the 47,500 fire protection areas in the United States that ISO evaluates.



To determine if your home is in one of the improvement areas, visit www.sbcfire.org/FireStations.aspx and click on your community.

The County Fire District encourages you to check with your insurance company to see if you qualify for a rate reduction due to this new rating.

For additional information on ISO and its rating system, visit <https://www.isomitigation.com/>.

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