

FOR IMMEDIATE RELEASE

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Richton Park Fire Department Receives Public Protection Classification (PPC) of 03/3Y

Village of Richton Park

RICHTON PARK, IL. July 11, 2016 - The Insurance Services Office, Inc. (ISO) collects and evaluates information from communities in the United States on their structure fire suppression capabilities. The data is analyzed using a Fire Suppression Rating Schedule (FSRS) and then a Public Protection Classification (PPC) grade is assigned to the community. The surveys are conducted whenever it appears that there is a possibility of a PPC change. As such, the PPC program provides important, up-to-date information about fire protection services throughout the country. The newly refined Public Protection Classification helps the Village assess fire protection capabilities at point of sale and policy renewal, letting us price risks more accurately.

ISO has completed its analysis of the structural fire suppression delivery system provided in the Village of Richton Park and the resulting classification is 03/3Y. This figure represents a “split classification” for a community - the first class applies to the amount of properties within 5 road miles of a fire station and 1,000 feet of a creditable water supply, such as a fire hydrant. The second class applies to the amount of properties within 5 road miles of a fire station but beyond 1,000 feet of a creditable water supply. The “Y” indicates that the nearest creditable water supply is more than 1,000 feet from the risk, but other features of the community’s fire protection apply as well. This means that Richton Park is now within top tier ranks, and with this new classification, homeowners and commercial insurances will be significantly lower for when it is time to renew.

The FSRS recognizes fire protection features only as they relate to suppression of first alarm structure fires. ISO recognizes the dynamic and comprehensive duties of a community’s fire service, and understands the complex decisions a community must make in planning and delivering emergency services.

A community’s investment in fire mitigation is a proven and reliable predictor of future fire losses. Statistical data on insurance losses bears out the relationship between excellent fire protection – as measured by the PPC program – and low fire losses. So, insurance companies use PPC information for marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance.

ISO’s expert staff collects information about municipal fire suppression efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data and assigns a PPC grade – a number from 1 to 10. Class 1 represents an exemplary fire suppression program, and 10 indicates that the area’s fire suppression program does not meet ISO’s minimum criteria. ISO’s PPC program evaluates communities according to a uniform set of

criteria, incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association.

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