

ISO Rating:

Insurance Services Office, Inc. (ISO) is a leading source of information about risk. They supply data, analytics, and decision support services for professionals in many fields, including insurance, finance, real estate, health services, government, and human resources. Their products help customers measure, manage, and reduce risk.

ISO serves the insurance marketplace with statistical, actuarial, underwriting, and claims data; policy language; information about specific locations; fraud-identification tools, consulting services; and information for marketing, loss control, and premium audit.

They maintain a 650 person field staff trained to gather information about individual properties and communities. Through the Public Protection Classification (PPC) program, ISO evaluates municipal fire protection efforts in communities throughout the United States.

Property and Casualty insurance companies have long supported the efforts of individual communities to maintain and improve their fire protection services. ISO's PPC program helps insurance companies measure and evaluate the effectiveness of fire mitigation services throughout the country. The PPC program also offers economic benefits – in the form of lower insurance premiums – for communities that invest in their firefighting services. And the Program helps fire departments and other public officials as they plan for, budget, and justify improvements.

ISO is an independent organization that serves insurance companies, fire departments, insurance regulators, and others by providing information about risk. ISO's expert field staff visits communities around the country to collect information about their fire departments, their fire alarm and communications systems, and their water supplies. For each of more than 46,000 fire districts in the United States, ISO analyzes that information and assigns a PPC – a number from 1 to 10. Class 1 represents exemplary fire protection, and 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria.

Insurance companies use ISO's Public Protection Classification in marketing, underwriting, and pricing homeowners and commercial property insurance. 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.

Recently the ISO concluded its review of the fire suppression features of the Perkins Township Fire Department. The resulting classification is a **Class 3**.