



# *Fire & Rescue*

*City of Hampton, Virginia*

**Insurance Service Office (ISO)**

Public Protection Classification  
Summary Report – Dec. 2015



# ISO Workgroup Team

- Hampton Division of Fire and Rescue
- Newport News Waterworks
- Hampton Emergency Communications Center
- Hampton IT/GIS
- Hampton Public Works





# Purpose of ISO Classification

- To help establish fire insurance premiums for residential and commercial properties
- Provided through Public Protection Classification (PPC)
- Public Protection Classifications from 1 to 10.
  - **Class 1 PPC:** generally represents an exemplary fire suppression program
  - **Class 10 PPC:** indicates that the area's fire-suppression program does not meet ISO's minimum criteria.



# PPC Program Evaluation Process

- Based on uniform set of criteria incorporating National Fire Protection Association (NFPA) and American Water Works Association (AWWA) Standards.
- Four areas of concentration
  - Emergency Communications
  - Fire Department
  - Water Supply
  - Community Risk Reduction (New)





# Summary Findings

- On December 14, 2015, ISO concluded its analysis of the structural fire suppression delivery systems provided by the City of Hampton.
- The findings resulted in a Public Protection Classification of **01/1X**
- Effective date: **April 1, 2016**



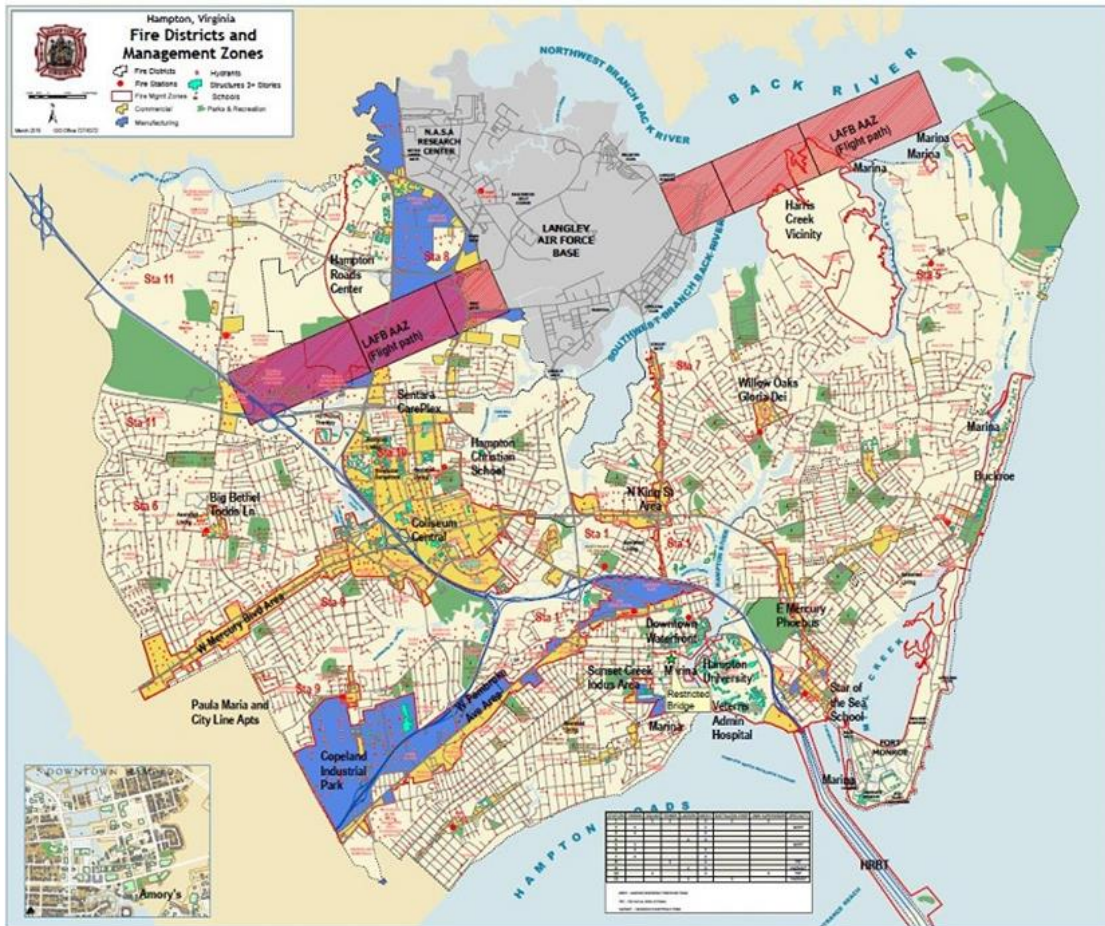


# ISO Classification Rating

<b>Property</b>	<b>Old 1986 Classification</b>	<b>New 2015 Classification</b>
Properties within 5 road miles from a fire station & within 1,000ft of hydrant	4	1
Properties within 5 road miles from a fire station, but beyond 1,000ft of hydrant	9	1X



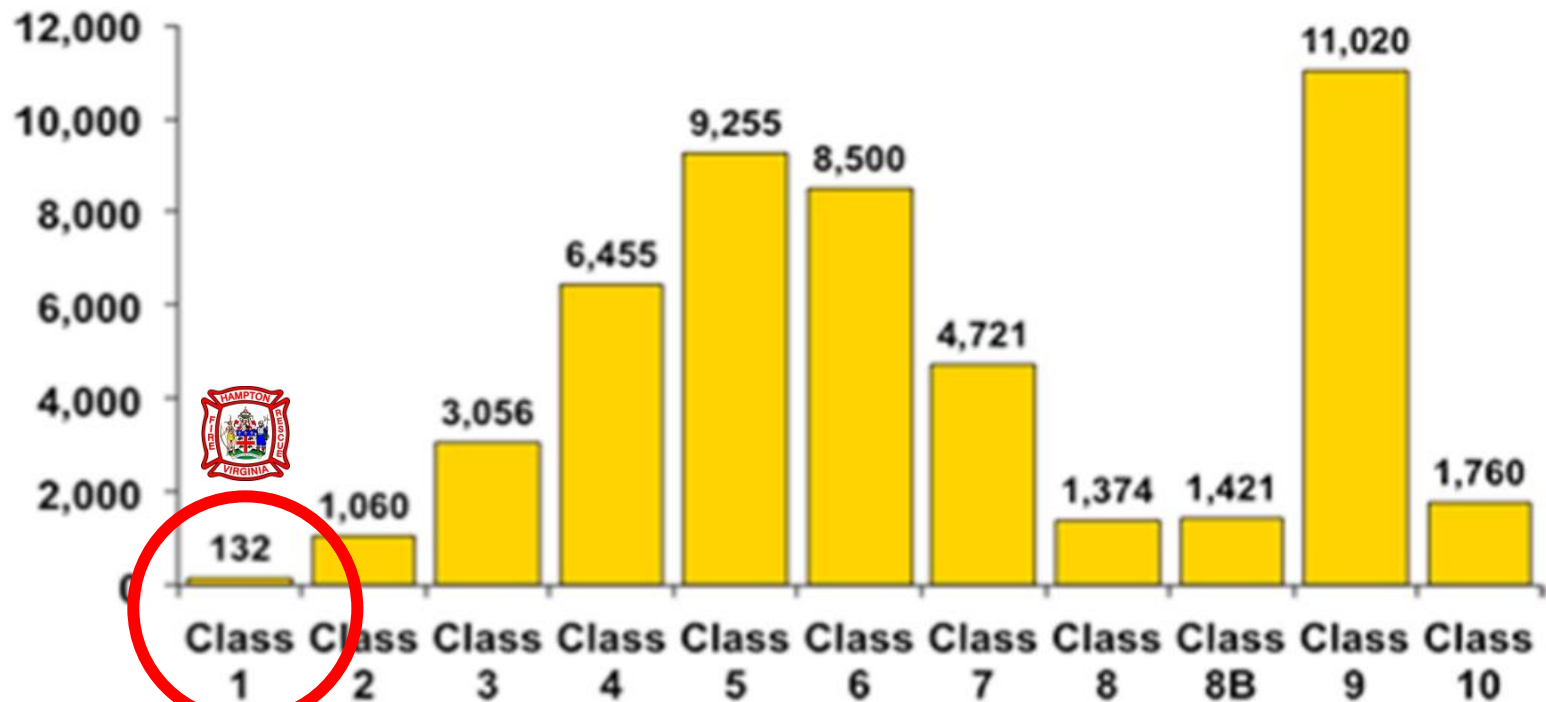
# 1X ISO Classification Area





# Distribution by PPC Class in U.S.

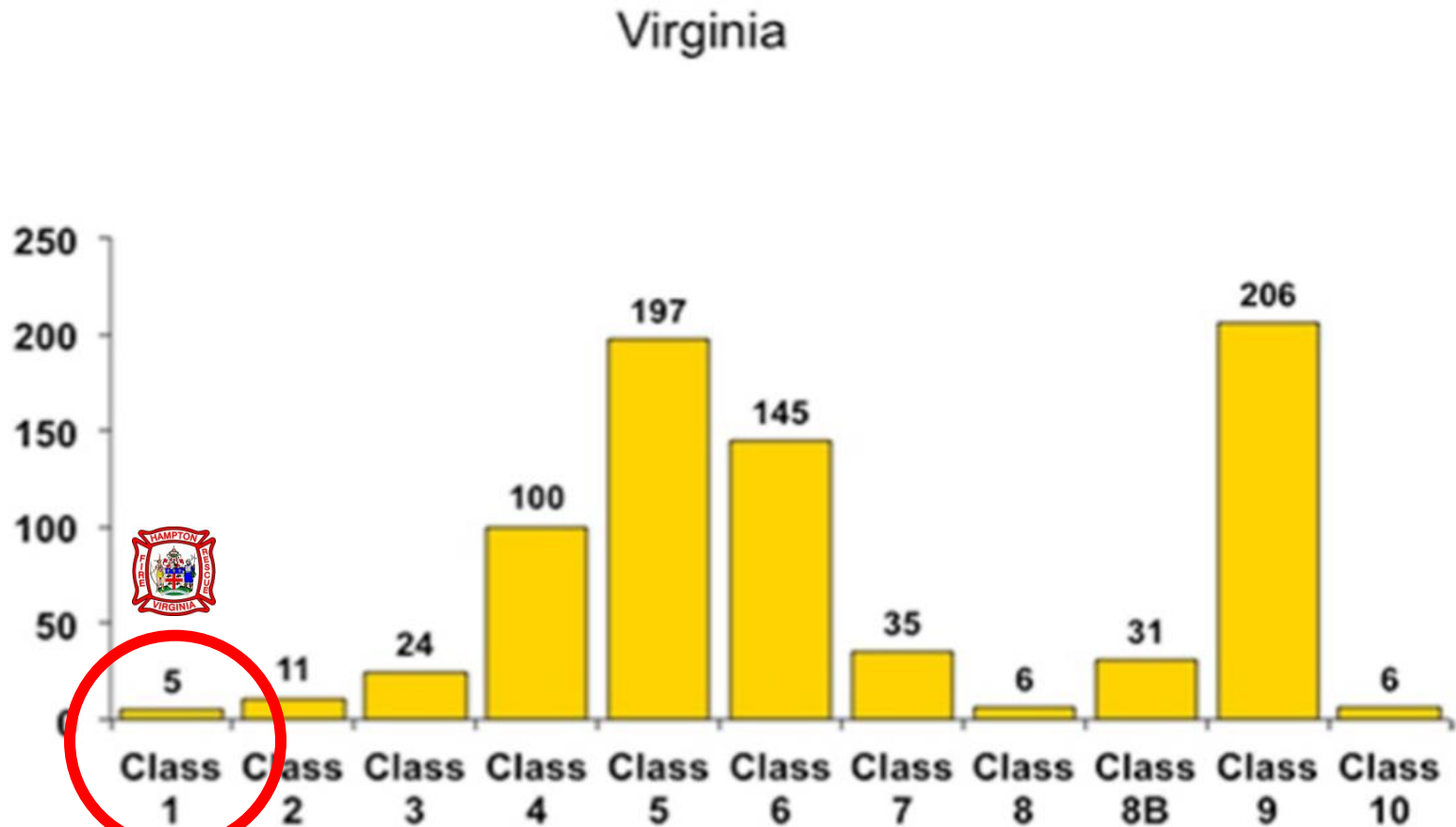
Countrywide





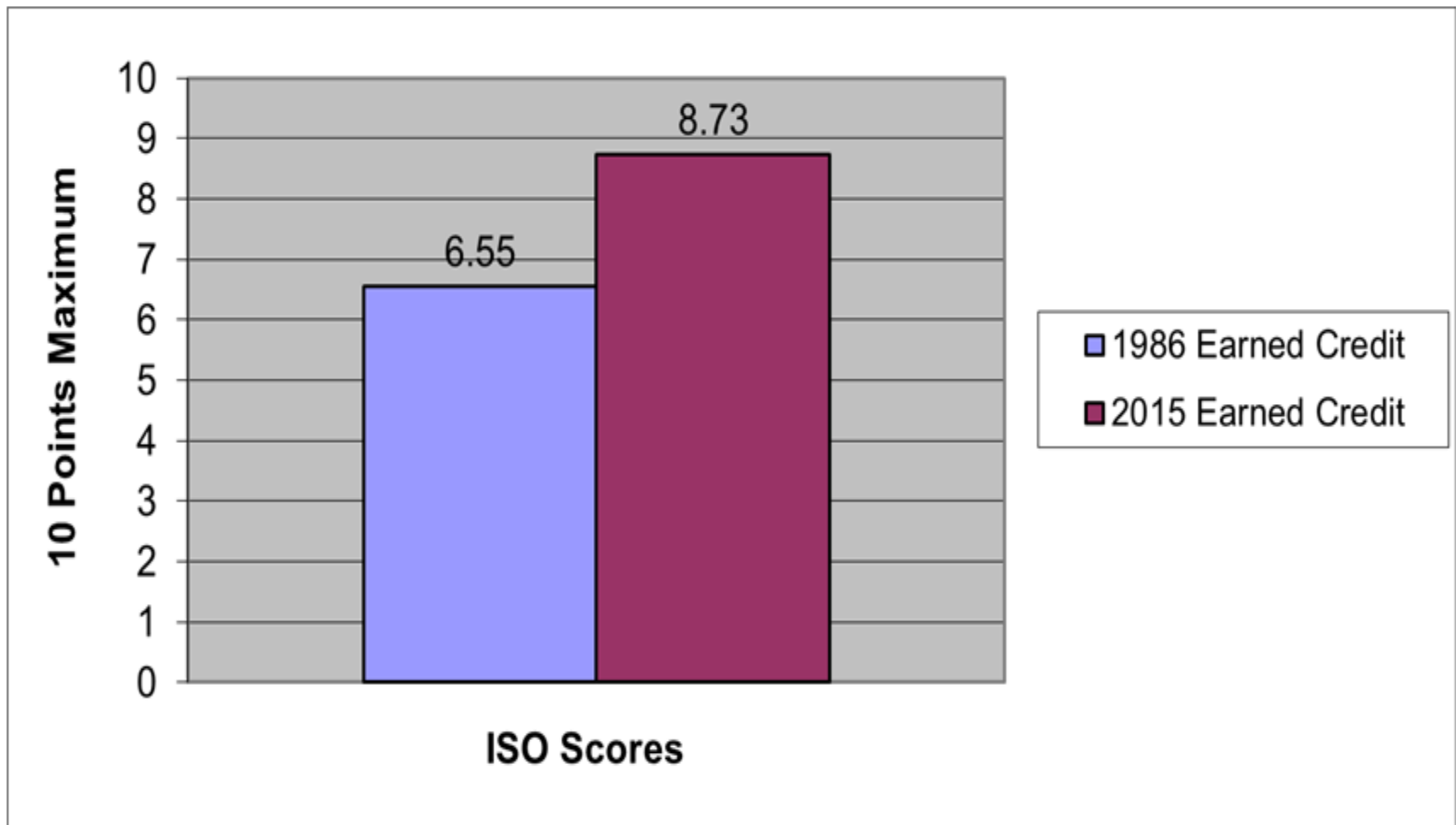


# Distribution by PPC Class in Virginia



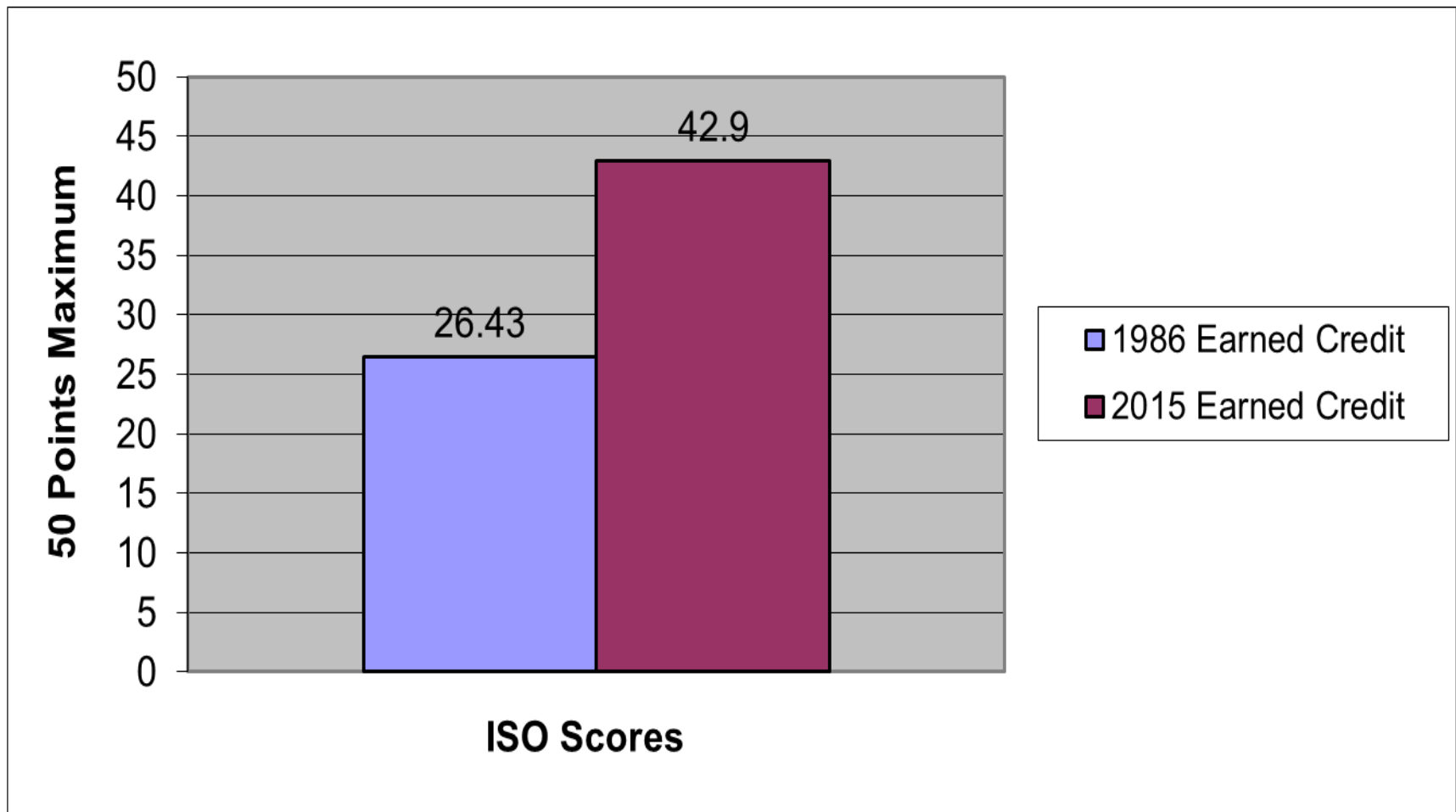


# Summary: Emergency Communications



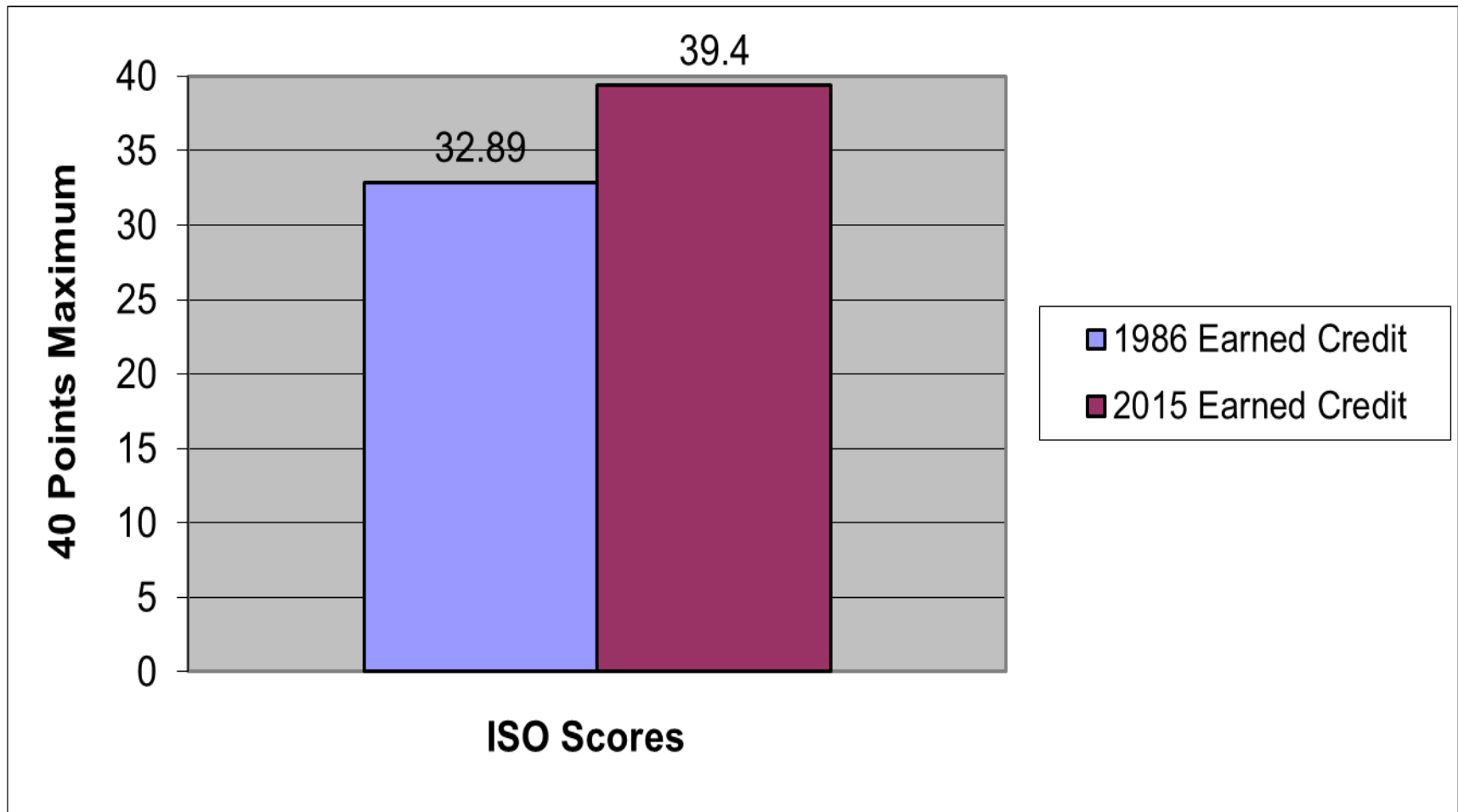


# Summary: Fire Department



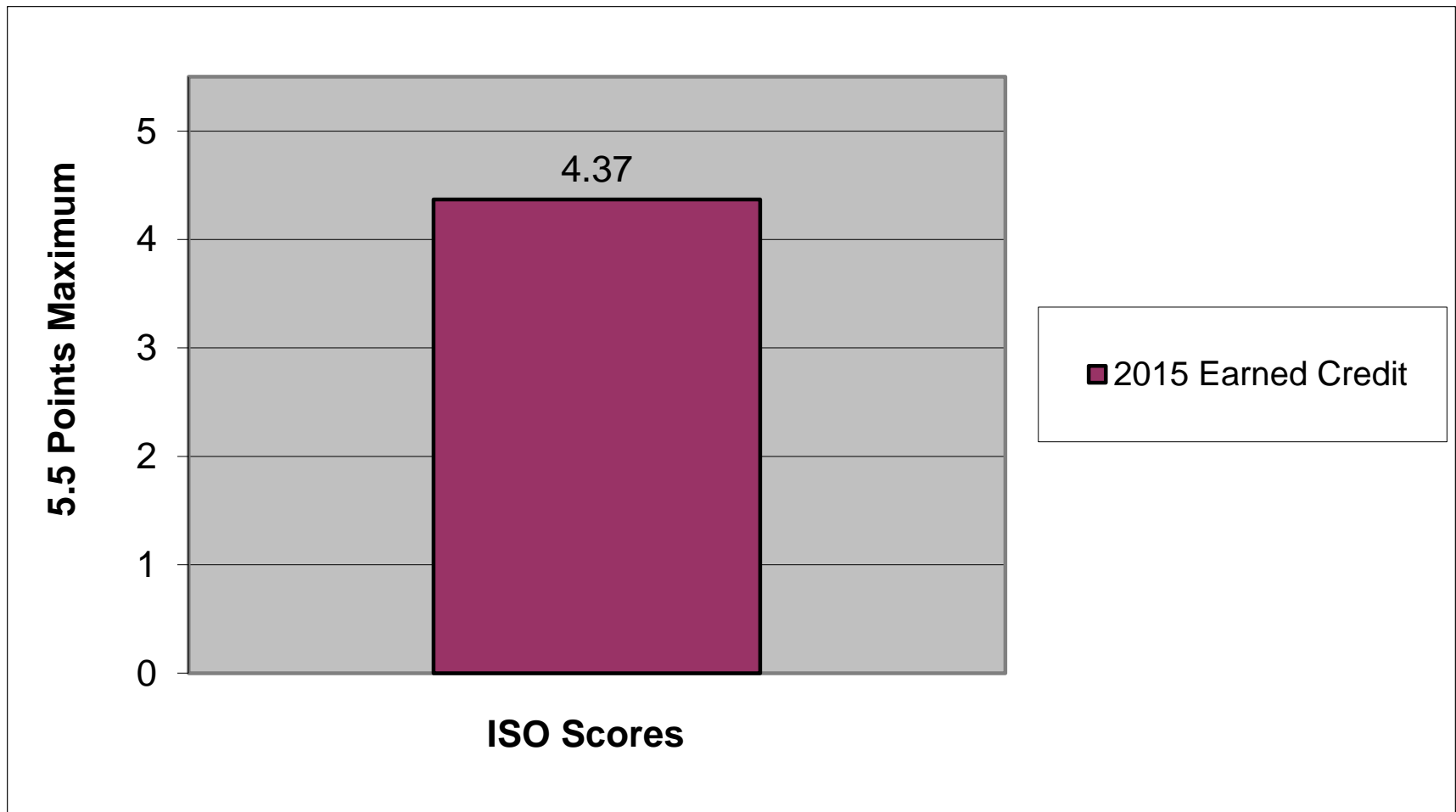


# Summary: Water Supply



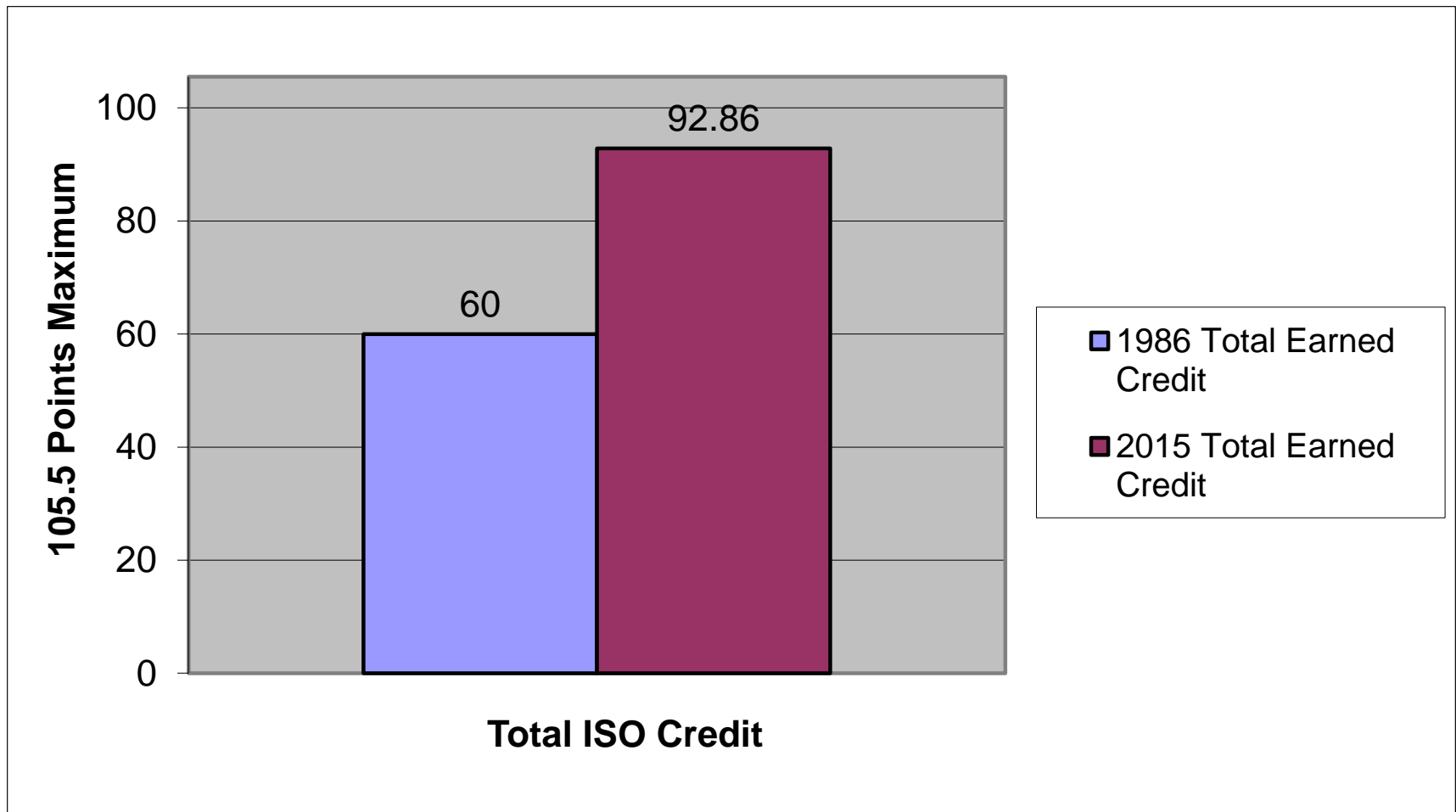


# Summary: Community Risk Reduction





# Summary: Total Earned Credit





# Future Improvement

- Hampton Emergency Communications Center
  - Enhance capabilities & modernize facility
  - Consider joint center with Newport News
- Automatic Aid with Newport News
  - CAD to CAD Interface
- Improve water distribution system in 1X area
- Increase staffing and efforts in Community Risk Reduction



# How ISO Classification Affects Insurance Rates

- ISO's Public Protection Classification (PPC™) plays an important part in the decisions insurers make affecting the underwriting and pricing of property insurance.
- Most insurance companies use PPC information in one or more of the following ways:
  - To identify opportunities for writing new business
  - To manage the quality of community fire protection across their book of business
  - To review loss experience in various rating territories
  - To offer coverages and establish deductibles for individual homes and businesses





# Good News for Hampton Owners

- Bottom line...

Assuming all other factors are equal, the price of property insurance in a community with a good PPC is lower than in a community with a poor PPC.





# Remember...

- New ISO rating takes affect April 1, 2016
- Insurance rates are set by the individual insurance carriers, not ISO
- Property owners should contact their insurance company to determine if they are entitled to any cost savings



# Questions



“Citizens First...Because WE Care”