

Insurance Services Office



Public Protection Classification



ISO PPC



What Is ISO





ISO PPC



- **Insurance Services Office (ISO)**
 - **An independent company that provides information about community risk**
 - **Collects and evaluates Communities information on their structure fire suppression capabilities**
 - **Data is analyzed to determine communities Public Protection Classification (PPC)**
- **PPC grade is a number 1-10**
 - **Class 1 represents an exemplary fire suppression program**
 - **Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria.**



ISO PPC



Why Is The ISO Public Protection Classification Important?



ISO PPC



- **Community's investment in fire protection 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**

- **Insurance companies use PPC information**
 - **For marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance rates**
 - **In general, the price of fire insurance in a community with a good PPC grade is substantially lower than in a community with a poor PPC grade, assuming all other factors are equal**

- **Most U.S. insurers, including the largest ones, use PPC information as part of their decision making when determining insurance premiums**



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Evaluation Criteria

Emergency Communications



10%

Water Supply



40%

Fire Department



50%



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City of Oklahoma City ISO PPC History

Prior to 2012 the City of Oklahoma City's PPC was a class 3 in areas with fire hydrants and a class 9 in areas without fire hydrants.

In 2012 we improved the rating in the non-hydrant areas to a class 5.



ISO PPC



**Based on the most recent evaluation in
2016 The City of Oklahoma City
is now**

**ISO
CLASS 1**

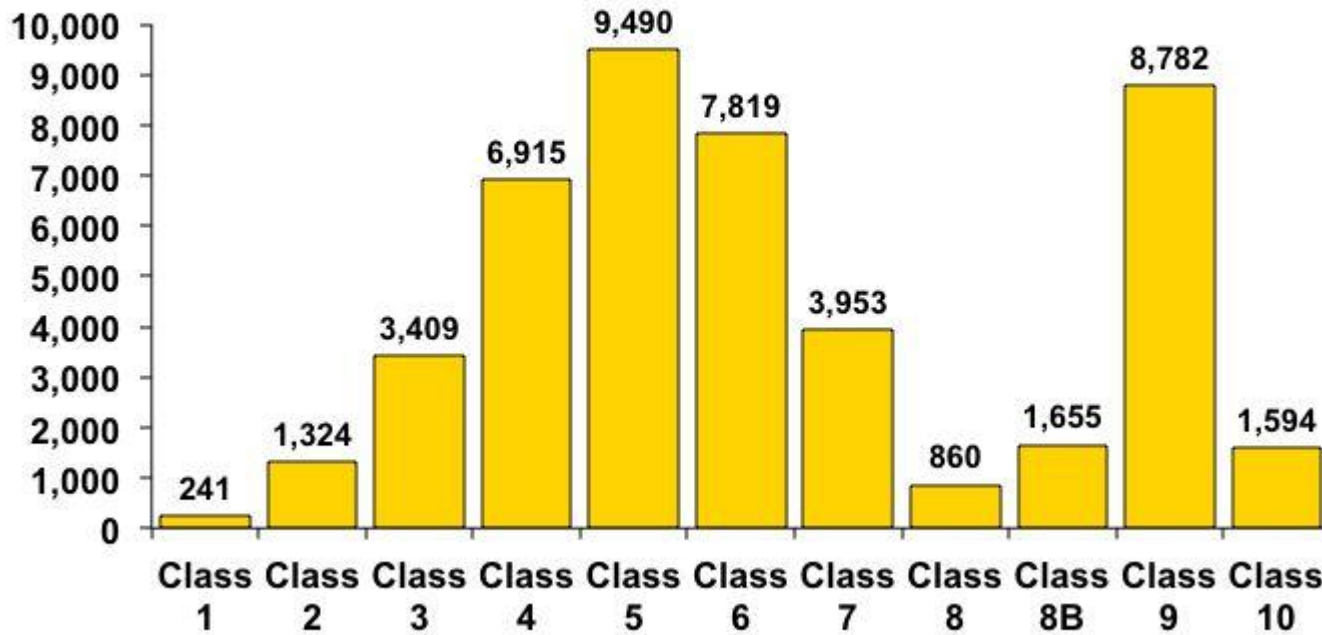


ISO PPC



How Do We Compare?

Countrywide





ISO PPC



ISO Committee Members:

- **Deputy Chief Kellie Sawyers**
- **Deputy Chief Richard Kelley**
- **Deputy Chief Chris Goodwin**
- **Battalion Chief Brian Stanaland**
- **Battalion Chief Larry Hansen (Chairman)**
- **Major Chris Wright**
- **Major John Erickson**
- **Lt. Matt McNabb**
- **Clint Regier, OCFD Business Manager**
- **Brent Pierce, OCFD Unit Operations Supervisor, Fleet Maintenance**

Non-Committee Members that provided help and expertise:

- **Racheal Pierce, OKC Water Dept. Civil Engineer III**
- **Major Kevin Stoneking (OCFD Retired) Oklahoma Insurance Department ISO Coordinator**