

CRESTWOOD FIRE DEPARTMENT



INSURANCE SERVICES ORGANIZATION

PUBLIC PROTECTION CLASSIFICATION REVIEW

Insurance Services Organization (ISO)



- ISO collects & evaluates information from communities across the U.S. on their structure fire suppression capabilities.
- The data is analyzed using a Fire Suppression Rating Schedule (FSRS).
- A Public Protection Classification (PPC) grade is then assigned to the community.
- A community's investment in fire mitigation is a proven and reliable predictor of future fire losses.

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- Statistical data on insurance losses bears out the relationship between excellent fire protection and low fire losses.
- Insurance companies use PPC information for marketing, underwriting, and to help establish fair premiums for homeowners & commercial fire insurance.
- 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.

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- A community's PPC grade depends on the following factors:
 - Needed Fire Flows for fire suppression
 - Emergency Communications
 - Fire Department
 - Water Supply
- A community's PPC grade will range from 1 to 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.

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PPC Grade

The PPC grade assigned to the community will depend on the community's score on a 100-point scale:

PPC	Points
1	90.00 or more
2	80.00 to 89.99
3	70.00 to 79.99
4	60.00 to 69.99
5	50.00 to 59.99
6	40.00 to 49.99
7	30.00 to 39.99
8	20.00 to 29.99
9	10.00 to 19.99
10	0.00 to 9.99

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- Crestwood Fire Department has historically been rated with a Public Protection Classification = 4.
- Our last PPC rating was completed in 2007 which also resulted in a PPC = 4.

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Summary of Public Protection Classification Review
Completed by ISO
for
Crestwood Crestwood FPA

FSRS Item	Earned Credit	Credit Available
Receiving and Handling Fire Alarms		
414. Credit for Telephone Service	2.00	2
422. Credit for Operators	3.00	3
432. Credit for Dispatch Circuits	1.75	5
440. Credit for Receiving and Handling Fire Alarms	6.75	10
Fire Department		
513. Credit for Engine Companies	7.85	10
523. Credit for Reserve Pumpers	0.71	1
532. Credit for Pumper Capacity	5.00	5
549. Credit for Ladder Service	1.59	5
553. Credit for Reserve Ladder and Service Trucks	0.00	1
561. Credit for Distribution	2.14	4
571. Credit for Company Personnel	6.36	15
580. Credit for Training	6.84	9
590. Credit for Fire Department	30.49	50
Water Supply		
616. Credit for Supply System	29.91	35
621. Credit for Hydrants	1.96	2
631. Credit for Inspection and Condition	2.85	3
640. Credit for Water Supply	34.72	40
Divergence	-5.16	--
Total Credit	66.80	100

Community Classification = 4

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- Crestwood Fire Department completed its most recent PPC Survey on June 27, 2018.
- Our new Public Protection Classification = 2

Insurance Services Organization (ISO)



**Summary of PPC Review
for
Crestwood FPSA**

FSRS Item	Earned Credit	Credit Available
Emergency Communications		
414. Credit for Emergency Reporting	3.00	3
422. Credit for Telecommunicators	3.86	4
432. Credit for Dispatch Circuits	2.91	3
440. Credit for Emergency Communications	9.77	10
Fire Department		
513. Credit for Engine Companies	5.96	6
523. Credit for Reserve Pumpers	0.49	0.5
532. Credit for Pumper Capacity	3.00	3
549. Credit for Ladder Service	1.25	4
553. Credit for Reserve Ladder and Service Trucks	0.00	0.5
561. Credit for Deployment Analysis	7.81	10
571. Credit for Company Personnel	12.81	15
581. Credit for Training	8.01	9
730. Credit for Operational Considerations	2.00	2
590. Credit for Fire Department	41.33	50
Water Supply		
616. Credit for Supply System	27.36	30
621. Credit for Hydrants	3.00	3
631. Credit for Inspection and Flow Testing	5.60	7
640. Credit for Water Supply	35.96	40
Divergence	-1.45	--
1050. Community Risk Reduction	4.36	5.50
Total Credit	89.97	105.5

Final Community Classification = 02

HOW DID WE IMPROVE???



- Emergency Communications:
 - CCE911 Dispatch Center
- Fire Department:
 - Deployment
 - Company Personnel
 - Training
 - Operational Considerations - SOG's, Risk Reduction & Fire Prevention
- Divergence
 - Better balance in all categories resulted in reducing the negative effect

NATIONWIDE STATISTICS



- ISO surveys nearly 50,000 Fire Departments:
 - Only 132 are rated a Class 1 (0.3%)
 - Only 1,060 are rated a Class 2 (2.0%)
- Crestwood Fire Department as a Class 2 ranks in the 98th percentile nationwide!

THE FUTURE...



- Crestwood Fire Department received 89.97 total points.
- The cut-off for a Class 1 is 90.00 total points.
- We are only 0.03 hundredths of a point from a Class 1!

A NOTE OF CAUTION...



- The demolition of the old mall buildings had a significant positive effect on our final PPC rating because ISO bases some of its calculations on the ability of the Fire Department to mitigate a structure fire in the (5) largest buildings in a community.
- When the mall was demolished, our (10) largest buildings were eliminated.

WHO DO WE THANK???



- Citizens & Community Support
- Firefighters
- Assistant Fire Chief/Fire Marshal:
 - Lou Hecht
- City Administration
- Retired Fire Chiefs:
 - Mark Menning
 - Karl Kestler

QUESTIONS...

