



# County of Santa Cruz

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## GENERAL SERVICES DEPARTMENT

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NANCY GORDON, DIRECTOR

December 21, 2012

Agenda: January 15, 2013

Board of Supervisors  
701 Ocean Street  
Santa Cruz, CA 95060

### **Santa Cruz County Fire Improved Insurance Services Office (ISO) Rating**

Dear Members of the Board:

As your Board is aware, the Insurance Services Office, Inc. (ISO) is an independent company that serves communities, fire departments, and insurance regulators by classifying communities' public structure fire-protection services throughout the United States. ISO collects and analyzes relevant data utilizing their Fire Suppression Rating Schedule (FSRS) from which they assign a Public Protection Classification (PPC) ranging from 1 to 10. Class 1 generally represents superior property fire protection and Class 10 represents less than ISO's minimum standards (unprotected).

Through this classification process, ISO provides an objective, nationwide standard which assists fire departments in their planning, budgeting, and training. Statistical data demonstrates the correlation between increased PPC ranking and reduced fire losses. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Insurance companies use PPC information for marketing, underwriting, and to establish fair premiums for homeowners and commercial fire insurance. Typically, lower fire insurance premiums are the incentive and reward for communities that choose to improve their firefighting services.

Over the last several years, all local fire agencies within Santa Cruz County have been undergoing a systematic reevaluation and Santa Cruz County Fire Department (County Fire) recently completed its year-long review. We are pleased to report that County Fire has received notification from ISO that its rating has improved one classification from a split class of 6/8B, to a split class of 5/8B. The first class (5) applies to properties within 5 road miles of a recognized fire station and within 1,000 feet of a recognized fire hydrant or alternate water supply. The second class (8B) applies to properties beyond 1,000 feet of a recognized fire hydrant but within 5 road miles of a recognized fire station.

Since the previous evaluation over ten years ago, CAL FIRE/Santa Cruz County Fire, under the leadership of Chief John Ferreira, has worked diligently to improve department/district communications, training, equipment, street addressing, and other service related programs affecting the PPC rating. It is appropriate that this improved rating was announced just prior to Chief Ferreira's retirement after 40 years of exemplary service.

Upon review of the report, County Fire staff discovered possible discrepancies that require further examination and clarification from County Fire's appointed ISO representative. It is unlikely that these adjustments would change the final PPC rating; however, they are necessary for accuracy and could alter the final FSRs point value in County Fire's favor. Staff will meet with ISO's representative to seek these corrections before presenting the final report to your Board.

It is therefore RECOMMENDED that your Board:

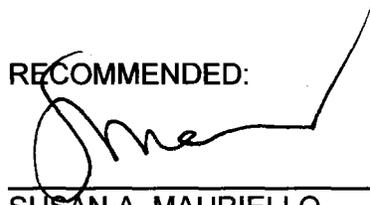
1. Accept this report on Santa Cruz County Fire Department's improved rating from the Insurance Services Office, Inc. (ISO); and
2. Direct staff to return to your Board on or before March 19, 2013 with the final corrected County Fire ISO report.

Very truly yours,



Nancy Gordon  
Director

RECOMMENDED:



SUSAN A. MAURIELLO  
County Administrative Officer

NCG/GP

cc: County Fire  
Fire Department Advisory Commission