

COUNTY FIRE ISO UPDATE 2014

The Insurance Service Office (ISO), issues ratings to fire departments throughout the country for the effectiveness of their fire protection services and equipment. The ISO rating is a numerical grading system and it is one of the elements used by the insurance industry to develop insurance rates. ISO gathers information on fire protection services and assigns a Public Protection Classification (PPC) number from 1 to 10. A PPC of Class 1 is superior fire protection and a Class 10 rating is unprotected.

The PPC rating is comprised of three components: dispatching capabilities, water supply, and fire department personnel and equipment.

- The Santa Cruz County Fire Department (CSA 48) has obtained a split class rating of **5 / 8B**.

County Fire has a Class **5** rating in areas that are serviced by a creditable water system and within 5 road miles of a fire station. The Class **8B** rating applies to areas within 5 road miles of a fire station but that are not serviced by a creditable municipal water system.

- The Pajaro Valley Fire Protection District has obtained a split class rating of **4 / 7**.

Pajaro Valley has a Class **4** rating in areas that are serviced by a creditable water system and within 5 road miles of a fire station. The Class **7** rating applies to areas within 5 road miles of a fire station but that are not serviced by a creditable municipal water system.

- The Pajaro Dunes District (CSA 4) has obtained a single class rating of **4**.

Pajaro Dunes has a single Class **4** rating because all areas of CSA 4 are serviced by a creditable water system and are within 5 road miles of the fire station. The area outside of the Pajaro Dunes complex is considered County Fire and has the same class as County Fire (see above).

For additional information on ISO ratings, please refer to the ISO website at <http://www.iso.com>

NOTE

Do not contact the Santa Cruz County Fire Marshal's Office or any of the County Fire Stations for ISO information. That is the responsibility of your insurance agent. This includes: ISO ratings, closest fire hydrant, closest fire station, response times, staffing levels, water flow, etc. If you are an insurance agent you need to contact ISO for any of the above listed information. ISO can be reached at 1 (800) 444-4554 or <http://www.isomitigation.com/>