

What are ISO Fire Ratings?

The Insurance Services Office, Inc. (ISO) provides an important metric known as the Public Protection Classification (PPC) score or ISO fire rating. This rating evaluates the fire protection capability of a community's local fire department, reflecting their readiness and efficiency in responding to fires. The score varies from 1 to 10, with 1 being the best rating—indicating superior fire protection services—and 10 being the worst, or representing a lack or ineffectiveness of such services.

These scores are then translated into ISO fire ratings by analyzing three critical elements:

1. **Emergency Communication Systems (10%):** Evaluates the community's 911 system ability, emergency dispatch center observance, and how efficiently they handle fire alarms.
2. **Fire Department (50%):** Assesses the fire department's equipment, staffing, training, and response times.
3. **Water Supply (40%):** Considers the community's water resources, including reservoirs, hydrants, and pumps that support firefighting operations.

ISO evaluates these elements to determine a community's readiness for addressing fire incidents, and thus, each community is given an ISO fire rating number from 1 to 10.