

Public Protection Classification

Scope of the PPC Evaluation

The purpose of an ISO public protection survey is to gather information to determine a Public Protection Classification (PPC®), which insurers use for underwriting and to calculate premiums for fire insurance.

How the PPC Program Works

The Public Protection Classification (PPC®) program provides important, up-to-date information about municipal fire protection services in each community we survey.

In each of those protection areas, ISO analyzes the relevant data and assigns a Public Protection Classification — a grading from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria.

Most U.S. insurers of home and business properties use ISO's PPC in calculating premiums. In general, the price of insurance in a community with a good PPC is lower than in a community with a poor PPC, assuming all other factors are equal.

Split Classifications

When ISO develops a single Public Protection Classification (PPC®) for a community, all community properties receive that classification. However, in many communities, we develop split classifications, which we revised in 2013 to reflect the risk of loss more precisely.

An example of the split classification is 4/4X or 4/4Y. The first number refers to the classification of properties within 5 road miles of a fire station and within 1,000 feet of a creditable water supply. The second number, with either the X or Y designation, applies to properties within 5 road miles of a fire station but beyond 1,000 feet of a creditable water supply. ISO generally assigns Class 10 to properties beyond 5 road miles.

Water Class 10W

ISO has created a new water class based on our ongoing research and loss experience analysis within our Public Protection Classification (PPC®) program. Our data shows that risks located more than 5 but less than 7 road miles from a responding fire station with a creditable water source within 1,000 feet had better loss experience than those farther than 5 road miles from a responding fire station with no creditable water source. The new classification — 10W — recognizes the reduced loss potential of such properties.

Class 10W is property-specific. Not all properties in the 5-to-7-mile area around the responding fire station will qualify. The difference between Class 10 and 10W is that the 10W-graded risk or property is within 1,000 feet of a creditable water supply. Water supplies may include fire protection systems using hauled water when those systems meet our minimum criteria for mobile water supplies in the non-hydranted areas. 10W gives credit to those risks and is reflective of the potential for reduced property insurance premiums.

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Santa Fe County Fire Districts Public Protection Classification

Community/Fire District	Public Protection Classification ISO Rating
Agua Fria	5/10
Chimayo	4/4Y
Edgewood	5/10
El Dorado	3/3Y
Galisteo	5/5Y
Glorieta Pass	4/4Y
Hondo	4/10
La Cienega	5/5Y
La Puebla	4/4Y
Madrid	5/5Y
Pojoaque	4/10
Stanley	5/5Y
Tesuque	5/10
Turquoise Trail	5/5Y

For further questions, please contact the Santa Fe County Fire Prevention Office at 505-995-6523.

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