

FIRE DEPARTMENT CLASSIFICATION

Spalding County is currently rated class 5/9 by the Insurance Services Office (ISO). This rating applies to all of Unincorporated Spalding County including the cities of Orchard Hill and Sunnyside. The class 5 rating applies to houses within five miles of a County Fire Station and 1000' of a fire hydrant. The class 9 rating applies to those not covered by the class 5 rating.

ISO is an independent organization that serves insurance companies and other agencies by providing information about risk. ISO collects information about municipal fire-protection efforts in communities throughout the United States.

In each of those communities, ISO analyzes the relevant data and assigns a Public Protection Classification – a number from 1 to 10. Class 1 represents exemplary fire protection, and class 10 indicates that the area's fire-suppression program does not meet ISO's minimum criteria. Virtually all U.S. insurers of homes and business property use ISO's Public Protection Classification in calculating premiums.

A community's Public Protection Classification depends on 3 major factors or departments:

- The Fire Department (equipment, staffing, training, geographic distribution of fire companies)
- Fire Alarms and Communications systems (911, dispatching, staffing)
- The Water Supply Systems (condition and maintenance of hydrants, and evaluation of the amount of available water compared with the amount needed to suppress fires).

But growth can also strain community resources. New construction, increasing population, and expanding economic activity place demands on a wide variety of municipal services — including fire protection. In many places, the need to enlarge and improve the fire service comes just at the time when other priorities are competing for the same budget dollars.

The results can be devastating. If the fire department, emergency communications facilities, and water supply can't keep up with demand, a growing community faces increasing risk of property loss and injuries. The purpose of this study is to examine — from a national perspective — the extent to which growth threatens the effectiveness of public fire protection in the United States. The study also looks at some of the ways communities are working to keep pace with growth and improve protection for their citizens.

Property/casualty insurance companies have long supported the efforts of individual communities to maintain and improve their fire-protection services. ISO's Public Protection Classification (PPCTM) program helps insurance companies measure and evaluate the effectiveness of fire-mitigation services throughout the country. The PPC program also offers economic benefits — in the form of lower insurance premiums — for communities that invest in their firefighting services. And the program helps fire departments and other public officials as they plan for, budget, and justify improvements.

ISO is an independent organization that serves insurance companies, fire departments, insurance regulators, and others by providing information about risk. ISO's expert field staff visits communities around the country to collect information about their fire departments, their fire alarm and communications systems, and their water supplies. For each of more than 46,000 fire districts in the United States, ISO analyzes that information and assigns a Public Protection Classification — a number from 1 to 10. Class 1 represents exemplary fire protection, and Class 10 indicates that the area's fire-suppression program does not meet ISO's minimum criteria.

Insurance companies use ISO's Public Protection Classifications in marketing, underwriting, and pricing homeowners and commercial property insurance. In general, the price of fire insurance in a community with a good PPC is substantially lower than in a community with a poor PPC, assuming all other factors are equal.

ISO also supplies data and analytical products that give insurers information about the details of protection, response-area boundaries, and the location of hydrants and other water supplies. That information can help insurers develop and execute effective business strategies.