



City of Maricopa Fire & Medical Department

ISO Class 2

What does it mean?





Insurance Services Office (ISO)

- Provides rating classifications, known as Public Protection Classification (PPC) for cities and municipalities nationwide.
- The PPC measures major elements of a communities fire protection system and develops a numerical grading called a Public Protection Classification.
- The PPC program provides a useful benchmark for fire departments and public officials to measure the effectiveness of their efforts and to plan improvements.
- The PPC rating is a component used by insurance companies in determining rates for residential and commercial insurance premiums.





Maricopa Fire & Medical Departments ISO Rating

- ISO rates its PPC's from a "1" (best) to a "9" (worst)
- ISO rated 46,042 fire departments and municipalities nationwide
- Prior to 2017, the Maricopa Fire & Medical Department was rated an ISO class "5".
- Effective September 1, 2017, the Maricopa Fire & Medical Department will become an ISO class "2" rated department.
- This rating means that the Maricopa Fire & Medical Department is in the top 3.4% of departments nationwide.





How does the ISO classification help the stakeholders of the City of Maricopa?

- City's PPC rating carries weight in calculating residential and commercial insurance rates locally.
- City's PPC rating is purchased from ISO by insurance companies and becomes a variable in calculating insurance rates.
- Representatives from Allstate, American Family and some smaller local insurance companies have stated that Maricopa residents and business owners could realize an approximate 10%-15% reduction in their annual premiums based on the ISO rating going from a "5" to a "2" classification. Residents and business owners are encouraged to contact their insurance companies for a better idea on how much savings they may receive.
- Currently only State Farm Insurance does not utilize ISO PPC classifications in insurance premium calculations.





What's Next For The Maricopa Fire & Medical Department?

- Decreasing the ISO PPC classification from a class “5” to a class “2” is a positive reflection on the fire department and the city.
- The class “2” PPC rating is an excellent assessment tool in evaluating the changes the department has already implemented.
- Can be used as a strategic planning tool in considering possible changes or additions to the department and its operations in the future.



Questions?

