

# What is an ISO rating and how does it affect me?

ISO's Public Protection Classification (PPCTM) Program was developed to help establish appropriate fire insurance premiums for residential and commercial properties. Insurance companies need reliable, up-to-date information about a community's fire-protection services. ISO provides this information through the Public Protection Classification (PPCTM) program about municipal fire-protection services throughout the country.

ISO's expert staff collects information about the quality of public fire protection in more than 44,000 fire districts across the United States. In each of those fire districts, ISO analyzes the relevant data and assigns a Public Protection Classification — a number 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. The City of Belton Fire Department is one of thirty two in the state of Missouri that have an ISO Class 2 rating.

Virtually all U.S. insurers of homes and business property use ISO's Public Protection Classifications in calculating premiums. In general, the price of 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. Therefore, the Belton Fire Department ISO 2 rating helps to lower your insurance rates.

A community's PPC depends on several different factors to include the following:

- the fire department, including equipment, staffing, training, and geographic distribution of fire companies
- fire alarm and communication systems, including telephone systems, telephone lines, staffing, and dispatching systems
- the water-supply system, including the condition and maintenance of hydrants, and a careful evaluation of the amount of available water compared with the amount needed to suppress fires.

