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MEMORANDUM

TO: Neiman C. Young, PhD
County Administrator

FROM: David W. Moody
County Fire & Rescue Chief

DATE: June 12, 2019

SUBJECT: Insurance Services Office (ISO) – Public Protection Classification (PPC) Rating

In November of 2018, county officials were notified by ISO representatives of a Public Protection Classification (PPC) review for King George County. The ISO PPC evaluates a community's capabilities in 3 primary functions; fire department operations; water supply / facilities; and emergency communications (911). I am happy to report that we *received and reduced* our ISO PPC rating which resulted in the following:

New ISO PPC Rating:

PPC Rating FDS: 4/10 (effective date: September 1, 2019)
PPC Rating FPSA: 4/10 (effective date: September 1, 2019)

Previous King George County ISO Ratings:

PPC Rating FDS: 6/10 (effective date: March 1, 2014)
PPC Rating FPSA: 5/10 (effective date: March 1, 2014)

PPC Rating: 6/9/10 (effective date: August 27, 2002)

PPC Rating: 9/10 (effective date: February 10, 1999)

Background

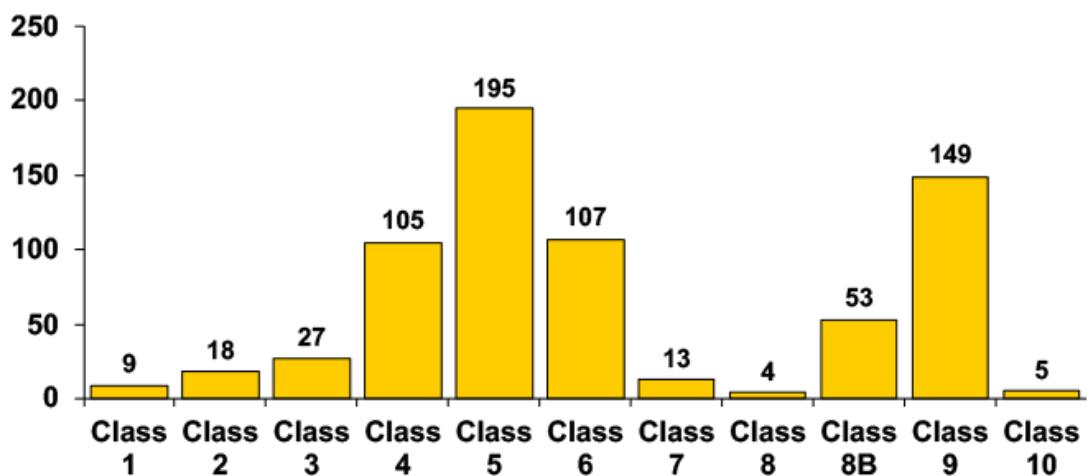
Historically, ISO has conducted these reviews on a 10 year benchmark throughout every community within the nation. The previous ISO PPC review was conducted back in November of 2013. However, ISO is leading an effort to provide community reviews on a 5 year benchmark thus every 10 year. ISO states the following about the PPC program:

Through the Public Protection Classification (PPC) program, ISO evaluates municipal fire-protection efforts in communities throughout the United States. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. So insurance companies use PPC information to help establish fair premiums for fire insurance — generally offering lower premiums in communities with better protection. Many communities use the PPC as a benchmark for measuring the effectiveness of their fire-protection services. The PPC program is also a tool that helps communities plan for, budget, and justify improvements.

Surrounding Locality ISO PPC Ratings (current):

Spotsylvania County:	5/9/10
Stafford County:	4/4y/10
City of Fredericksburg:	3
Caroline County:	5/5y/10
Westmoreland County:	TBD

Virginia



Closing:

Although I am pleased with the ISO PPC rating reduction, I believe these reports and data have provided us with valuable information and will assist us in working towards future improvements and thus another possible rating reduction during the next ISO review period. I want to thank the members of the King George Fire & Rescue Department, King George County Service Authority and the King George County, Sheriff's Office – 911 Emergency Communications, as all these Departments worked hard in providing the much needed data to make this ISO evaluation a success.

The final attached ISO PPC reports (FDS and FSPA) will be uploaded to the King George County website as public information.

For more information about ISO or the Public Protection Classification (PPC) program, information can be found at <https://www.isomitigation.com/>

