

# Tri-State Fire District Willow Springs Fire



**TRI-STATE FIRE DISTRICT  
WILLOW SPRINGS FIRE  
ISO RATING 2**

*Public Protection Classification (PPC)  
Insurance Services Office (ISO)*

## **What Does ISO Mean to You**

### **What is ISO and What does it mean to me?**

ISO (Insurance Services Office) is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC (Public Protection Classification) classifications for underwriting and calculating premiums for residential, commercial and industrial properties.

To help establish appropriate fire insurance premiums for residential, commercial and industrial properties, insurance companies need reliable, up-to-date information about a community's fire-protection services. ISO provides that information through the Public Protection Classification (PPC™) program.

ISO collects information on municipal fire-protection efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data using our Fire Suppression Rating Schedule (FSRS). We then assign a Public Protection Classification from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire-suppression program doesn't meet ISO's minimum criteria.

By classifying communities' ability to suppress fires, ISO helps the communities evaluate their public fire-protection services. The program provides an objective, countrywide standard that helps fire departments in planning and budgeting for facilities, equipment, and training. And by securing lower fire insurance premiums for communities with better public protection, the PPC program provides incentives and rewards for communities that choose to improve their firefighting services.

ISO has extensive information on more than 47,000 fire-response jurisdictions.

By securing home owners and business's **a lower fire insurance premiums for their community** with better public protection, the PPC program provides incentives and rewards for communities that choose to improve their firefighting services.

If communities strive to improve their ISO Rating, everyone benefits. The community benefits by making the district, village or city a safer place to live. The insurer benefits from reduced losses. And individuals benefit because, simply put, better fire protection saves lives.

**The Tri-State Fire Protection District / Willow Springs has an ISO rating of 2. The Tri-State Fire District has been rated a level 2 since the year 2000.**