



City of Fenton Fire Department

205 East Caroline Street • Fenton, MI 48430 • (810) 629-8595 • EMERGENCY 911

July 24, 2012

To Whom It May Concern:

The City of Fenton Fire Department covers a portion of Tyrone Township in Livingston County. This coverage extends from the city limits to the North, the Township limits to the South, and East of US-23.

Tyrone Township has an **ISO** (*Insurance Service Organization*) **PPC** (*Personal Protection Classification*) rating of 4/6/9/10 depending on where you live within the Township. Please see the attached map that shows the PPC rating areas within Tyrone Township.

These ratings were updated as of June 1, 2012.

If you need any further clarification on this, please feel free to contact us at (810) 629-8595.

Sincerely,

Robert C. Cairnduff
Fire Chief

ISO

The City of Fenton Fire Department prides itself on its **ISO** (*Insurance Service Organization*) **PPC** (*Public Protection Classification*) rating. The entire city has a PPC rating of a four based on a 1-10 scale with one being the highest or best score. This is very impressive as there are less than 50 communities in all of Michigan with a rating of four or better.

The City of Fenton also covers a portion of Tyrone Township in Livingston County under contract. The fire department recently completed an ISO review for Tyrone and achieved a new rating of a six for the majority of our coverage area. Some areas in Tyrone received a four rating based on their proximity to the Fenton water distribution system. There is also a small area in Tyrone that is a ten based on its distance from a fire station. See the attached map that shows the PPC rating for all areas of Tyrone Township.

ISO's Public Protection Classification (PPC™) Program

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 that information through the Public Protection Classification (PPC™) program.

How the PPC™ Program Works

The PPC™ program provides important, up-to-date information 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.

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.

A community's PPC depends on:

- fire alarm and communication systems, including telephone systems, telephone lines, staffing, and dispatching systems
- the fire department, including equipment, staffing, training, and geographic distribution of fire companies

- 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

Benefits of the PPC™ Program for Communities

The PPC™ program recognizes the efforts of communities to provide fire-protection services for citizens and property owners. 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. By offering economic benefits for communities that invest in their firefighting services, the program provides a real incentive for improving and maintaining public fire protection.

The program also provides help for fire departments and other public officials as they plan for, budget, and justify improvements.

But the most significant benefit of the PPC program is its effect on losses. Statistical data on insurance losses bears out the relationship between excellent fire protection — as measured by the PPC program — and low fire losses. By helping communities prepare to fight fires effectively, ISO's PPC program saves lives.

For more information go to ISO the website at

<http://www.isomitigation.com/ppc/0000/ppc0001.html>