



## OLYMPIC VALLEY PUBLIC SERVICE DISTRICT



The Olympic Valley Fire Department is proud to announce that it has maintained the 2/2Y rating through the ISO.

The Insurance Services Office (ISO) is an independent, for-profit organization. The ISO scores fire departments based on their organization's standards to help insurance companies determine homeowner's insurance costs.

The ISO collects data on fire departments, and then assigns a Public Protection Classification (PPC) on a scale of 1 to 10, with 1 being the best. ISO evaluates four major areas: fire department effectiveness, emergency communications systems, water supply, and community risk reduction. The first number is the classification of properties within five road miles of a fire station and within 1,000 feet of a credible water supply. The second number, with "Y," applies to properties within five road miles of a fire station but more than 1,000 feet from a credible water supply, which in our case applies to properties on the Truckee River Corridor. For more information on the ISO PPC, [click here](#).

The PPC is based on three main categories, Emergency Communications (10%), Fire Department (50%), and Water Supply (40%), with a divergence for community risk reduction. In the 2020 published countrywide distribution of communities by the PPC, the Olympic Valley Fire Department ranked in the top 5% of fire departments in the United States for the Class 2 rating, and in the top 79% for the Class 2Y rating. We are very proud of the work the Fire Department staff has put into making sure our community is safe and well represented!

So, what does this mean for you as a homeowner or business in the Olympic Valley? According to ISO, "most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what homeowners' policies to write, coverages to offer, or prices to charge for personal and commercial property insurance." If you would like to download a copy of the OVFD's ISO Classification document for your insurance company, you can [download it here](#).



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March 29, 2021

Mr. Mike Geary, Manager  
Squaw Valley FD  
PO Box 2026  
Olympic Valley, California, 96146

RE: Squaw Valley Fd, Placer County, California (N)  
Public Protection Classification: 02/2Y  
Effective Date: July 01, 2021

Dear Mr. Mike Geary,

We wish to thank you and Chief Allen Riley for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above.

If you would like to know more about your community's PPC classification, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call us at the phone number listed below.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverage's to offer or prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategy.

Through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in the revised classifications. We based the differing fire loss experience on the fire suppression capabilities of each community. The new classifications will improve the predictive value for insurers while benefiting both commercial and residential property owners. We've published the new classifications as "X" and "Y" — formerly the "9" and "8B" portion of the split classification, respectively. For example:

- A community currently graded as a split 6/9 classification will now be a split 6/6X classification; with the "6X" denoting what was formerly classified as "9."
- Similarly, a community currently graded as a split 6/8B classification will now be a split 6/6Y classification, the "6Y" denoting what was formerly classified as "8B."

- Communities graded with single “9” or “8B” classifications will remain intact.
- Properties over 5 road miles from a recognized fire station would receive a class 10.

PPC is important to communities and fire departments as well. Communities whose PPC improves may get lower insurance prices. PPC also provides fire departments with a valuable benchmark, and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression Rating Schedule.

The classification is a direct result of the information gathered, and is dependent on the resource levels devoted to fire protection in existence at the time of survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please call us at 1-800-444-4554, option 2 to expedite the update activity.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

If you have any questions about your classification, please let us know.

Sincerely,

*Alex Shubert*

Alex Shubert

Manager -National Processing Center

cc: Mr. Brandon Burks, Water Superintendent, Squaw Valley Mutual Water Company  
Mr. Brandon Burks, Water Superintendent, Squaw Valley Public Service District  
Mr. Steve Mueller, Chief Administrative Officer, Cal Fire Nevada, Yuba, Placer ECC  
Chief Allen Riley, Chief, Squaw Valley Fire Department