



November 4, 2013

Oceanside's Insurance Services Office (ISO) Rating

The Oceanside Fire Department is proud to report that in October 2013, the City of Oceanside's Insurance Services Office's (ISO) rating improved from a Class 4/9 to a Class 3/9. When the ISO develops a single classification for a community, all of the community's properties receive that classification. In many communities, the ISO develops a split classification, such as ours, of Class 3/9.

The following is the criteria for each category:

- Class 3 - Applies to properties within five road miles of a fire station and within 1,000 feet of a fire hydrant.
- Class 9 - Applies to properties within five road miles of a fire station but beyond 1,000 feet of a hydrant.

The ISO, through their Public Protection Classification Program (PPC), issues ratings to cities throughout the country for the effectiveness of their Fire Department Capabilities, Water Supply and Needed Fire Flow Capabilities, and Receiving and Handling Fire Alarms Capabilities (911 dispatch) to protect their community. The ISO rating is a numerical grading system and is one of the primary elements used by the insurance industry to develop premium rates for residential and commercial businesses.

What is the PPC Program? ISO collects information on municipal fire protection efforts in communities throughout the United States. In each of those communities, ISO reviews data using a Fire Suppression Rating Schedule (FSRS) and then assigns a PPC 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.

By classifying the communities' ability to suppress fires, ISO helps communities evaluate their public fire protection services. The program provides an objective, countrywide standard that assists fire departments in planning and budgeting for facilities, equipment, and training. 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.

The ISO evaluates communities according to a uniform set of criteria, incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association. A community's rating is weighted as follows: 50% for the Fire Department's Capabilities; 40% for Water Supply and Needed Fire Flow Capabilities, and 10% for Receiving and Handling Fire

Alarms Capabilities (911 Dispatching). The ISO found that the City of Oceanside has improved since the last ISO survey in 2002 when it received a Class 4/9 Rating.

Rating Criteria:

- Fire Department- A review of the fire department's first alarm response and initial attack to minimize potential loss accounts for 50% for the total classification. The review focuses on Engine Companies, Reserve Pumpers, and Pumper Capacity; Ladder/Service Companies and Reserve Ladder/Service Trucks; Distribution of Companies; Company Personnel; and Training. A very important improvement since the last survey was opening Fire Station 8 and then relocating it to a more strategic location for a faster response to the eastern portion of Oceanside (1935 Avenida Del Oro). Additionally, Fire Station 7 was moved to a more central location of Foussat Road and Mission Avenue.
- Water Supply and Needed Fire Flow- A review of the water supply system accounts for 40% for the total classification. The review focuses on Supply System; Hydrant Size, Type, and Installation; and Inspection Frequency and Condition of Fire Hydrants. The survey focuses on whether the community has sufficient water supply for fire suppression beyond daily maximum consumption. ISO surveys all components of the water supply system including pumps, storage, and filtration. Fire flow tests are observed at representative locations in the community to determine the rate of flow the water mains provide. They also count the distribution of fire hydrants no more than 1,000 feet from representative locations.
- Receiving and Handling Fire Alarms- A review of the fire alarm and communication system accounts for 10% for the total classification. The review focuses on the Community's Facilities and Support for Handling and Dispatching Fire Alarms, including Telephone Service, Number of Needed Operators, and Dispatch Circuits. Our dispatching capability was one of our highest ratings within the survey. A collaborative effort between the City of Oceanside Police Dispatch Center and the North County Dispatch Joint Powers Authority resulted in such a high rating within this category.

For more information on ISO ratings, please refer to the ISO website at www.iso.com.

Felipe Rodriguez
Fire Marshal
City of Oceanside