

## Public Protection Classifications and Fire Scores

With the unfortunate fire season here in Idaho in 2024, which burned more than an estimated 1,000,000 acres of land and destroyed 140 structures, we have had many questions from homeowners and agents regarding their Public Protection Classification (PPC) score and resultant insurability.

The Idaho Surveying and Rating Bureau, Inc. (ISRB) is an independent rate making organization operating under a license from the Idaho Department of Insurance. We perform insurance services for our affiliated companies writing certain lines of insurance in the state of Idaho. Our information is advisory, and we are an impartial source of insurance information that all companies can use when they affiliate with us. One of our functions is to produce PPC information for these companies.

The PPC score we produce is based on a nationally recognized schedule that we apply consistently to all fire districts in Idaho. The score is potentially used as one of multiple pricing points for property insurance related to Class I causes of loss. Our team does not dictate any requirements for fire departments, they simply evaluate and report on a district's ability to combat structure fires. No part of this evaluation contemplates a department's ability to combat wildland fires. Similarly, the score does not take into account any fire mitigation efforts individual property owners have taken to reduce fire risk at their property. We grade the department, not individual properties.

We are frequently asked about fire scores around the state, but those are not something the ISRB produces or tracks. There are several 3<sup>rd</sup> party companies that utilize their own models to generate fire scores for individual properties, and these vendors contract directly with insurance companies to provide this information.

We are also frequently asked how a protection class can be reduced at an individual property. Some districts are what we refer to as single graded communities, which means there is only one PPC score applicable to all structures within the district boundaries. Other districts are so large that they have a split class which means there are different scores based on distance from fire stations as well as water sources. A PPC 8 applies to personal property only and is an indication that there are no credible water sources within 1,000 of the property. A PPC 9 can indicate either commercial property with no credible water source within 1,000 feet of the property or the property, personal or commercial, is over 5 miles from a fire station. A PPC 10 means the property is either over 10 miles from a station or is not in a recognized fire district at all. The only potential way to improve upon these scores would be if the property was within 5 miles of a fire station, was inside the district boundaries that station belongs to, and have a water source capable of supplying 250 gallons of water per minute for 2 hours which is accessible year-round.

The ISRB does not provide advice on how to lower insurance rates as we are not in the business of insuring property. The best avenue for a property owner looking for ways to lower their property insurance rates would be to speak with their agent and have their agent speak with their insurance company.

Thank you,

Corey R. Ries  
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