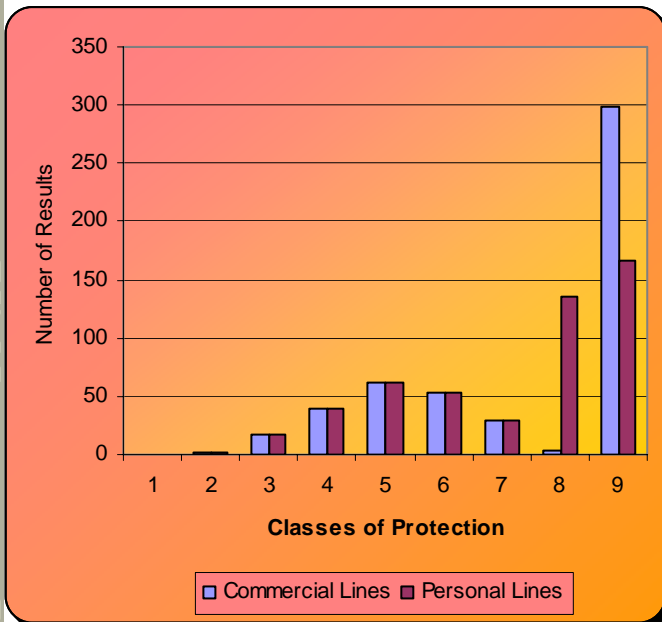


## EVALUATING PUBLIC PROTECTION CLASSIFICATION IN IDAHO



Public Protection Classifications in Idaho are completed and undated using the Fire Suppression Rating Schedule published by the Insurance Services Office, Inc. Idaho has exceptions to the minimum requirements found in the Fire Suppression Rating Schedule. This exceptions can be viewed by clicking on [MINIMUM AND SUPPLEMENTAL CRITERIA TO THE F.S.R.S.](#)

The exceptions used in Idaho are centered around some practical and historical evaluations of fire protection providers.

First, is the minimum for fire apparatus. In Idaho to be considered for class 9 protection there must be a fire apparatus that is rated with a pumping capacity of 500 gallons per minute. This higher minimum corresponds to a higher credit for those risks in class 9 locations.

Second, the road distance from fire stations has historically been ten miles in Idaho. With our wide open spaces and larger engine requirements we believe this is still appropriate.

Third, the minimum water requirement for properties rated using the dwelling and homeowners manuals allows for a class 8 when the fire defense provider can arrive on the fire scene with more water and equipment. This dwelling class 8 is only applicable within five road miles of fire stations.

Fourth, the criteria for evaluating fire defense providers that are not tax supported requires assurance from the fire defense provider that there will be a response to each and every structure fire within established boundaries.

These features that are unique to Idaho produce different classes of protection for dwelling risk and commercial risk located next to each other in rural settings.

The Idaho Surveying and Rating Bureau, Inc. will always discuss with municipal or district officials their grading results, any proposed changes, special protection problems and the establishment of protected areas. Graded areas can request a re-evaluation at any time. However the request must come from the mayor, city manager, city council, district commission, or association officers. The request should state the nature of the improvements to be considered.

