

gwinnettcounty

**Department of Fire and Emergency Services**

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Casey Snyder, Fire Chief/Director  
Russell Knick, Assistant Chief  
Dan Hansen, Assistant Chief  
Stephen Hrustich, Assistant Chief  
Jere Jordan, Division Director

TO: Insurance Industry Representatives  
FROM: Fire Chief Casey Snyder   
DATE: August 16, 2017  
SUBJECT: **Insurance Service Office (ISO) - New Rating**

I am so pleased to announce the Insurance Service Office (ISO) recently elevated our Department's Public Protection Classification from a Class 4/9 to a Class 2/2X. The new rating is effective August 1, 2017.

ISO is an advisory and rating organization for the property and casualty insurance industry. ISO also reviews public fire suppression capabilities and develops a classification for insurance companies, allowing them to assess the risk of local fire protection. The 1-10 rating scale is used to establish appropriate fire insurance premiums for residential and commercial properties.

The components affecting the score include the performance of the fire department, the available water supply, and the communications systems in place, such as dispatch. It is a culmination of all three County Department's (Fire, Police and Water Resources) assessments that got us the new rating and the support of our community and county leaders.

Our Department has been working hard over the past several years to improve our rating with many enhanced efforts in service delivery, community risk reduction, and training. I'm extremely proud of the new rating and the recognition of service we are providing our community. The improved rating may result in lower fire insurance premiums paid by our residents, and this score appropriately reflects all of your hard work and efforts.



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August 17, 2017

Mr. Glenn Stephens, Administrator  
Gwinnett Co FPSA  
75 Langley Dr  
Lawrenceville, Georgia, 30045

RE: Gwinnett Co Fpsa, Gwinnett County, Georgia  
Public Protection Classification: 02/2X  
Effective Date: August 01, 2017

Dear Mr. Glenn Stephens,

We wish to thank you 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: Major Laura Bardugon, Communications Manager, Gwinnett County 911 Communications  
Chief Charles Wells, Deputy Chief, Gwinnett Co Fire Department  
Chief Casey Snyder, Chief, Gwinnett Co Fire Department  
Mr. Jennifer Dees, Superintendent, Braselton Water  
Mr. Lamar Sudderth, Water Operator, Buford Water System  
Mr. James Henderson, Field Operations Manager, Gwinnett Co Water Resources  
Mr. Mike Bowie, Water Superintendent, Lawrenceville Water  
Mr. James Miller, Public Works Director, Suwanee Water

**Public Protection Classification  
(PPC™)  
Summary Report**

**Gwinnett Co FPSA**

**GEORGIA**

**Prepared by**

**Insurance Services Office, Inc.  
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Mt. Laurel, New Jersey 08054-5404  
1-800-444-4554**

**Report Created April 2017**

**Effective August 1, 2017**

**Summary of PPC Review**  
**for**  
**Gwinnett Co FPSA**

FSRS Item	Earned Credit	Credit Available
<b>Emergency Communications</b>		
414. Credit for Emergency Reporting	3.00	3
422. Credit for Telecommunicators	3.10	4
432. Credit for Dispatch Circuits	3.00	3
<b>440. Credit for Emergency Communications</b>	<b>9.10</b>	<b>10</b>
<b>Fire Department</b>		
513. Credit for Engine Companies	6.00	6
523. Credit for Reserve Pumpers	0.50	0.5
532. Credit for Pumper Capacity	3.00	3
549. Credit for Ladder Service	2.18	4
553. Credit for Reserve Ladder and Service Trucks	0.50	0.5
561. Credit for Deployment Analysis	4.28	10
571. Credit for Company Personnel	11.59	15
581. Credit for Training	8.23	9
730. Credit for Operational Considerations	2.00	2
<b>590. Credit for Fire Department</b>	<b>38.28</b>	<b>50</b>
<b>Water Supply</b>		
616. Credit for Supply System	29.71	30
621. Credit for Hydrants	2.88	3
631. Credit for Inspection and Flow Testing	6.94	7
<b>640. Credit for Water Supply</b>	<b>39.53</b>	<b>40</b>
<b>Divergence</b>	<b>-4.45</b>	<b>--</b>
<b>1050. Community Risk Reduction</b>	<b>5.26</b>	<b>5.50</b>
<b>Total Credit</b>	<b>87.72</b>	<b>105.5</b>

**Final Community Classification = 02/2X**