



Rockville/Springdale Fire Protection District

PO Box 159
Springdale, Utah 84767
Phone – 435-772-3031
Fax – 435-772-0992
Email – rsfpd@infowest.com

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IMPORTANT NOTICE TO PROPERTY OWNERS OF ROCKVILLE AND SPRINGDALE

Property owners may be eligible for a reduction in homeowners and commercial fire insurance premiums.

“The ISO (Insurance Services Office, Inc.) collects and evaluates information from communities in the United States on their structure fire suppression capabilities. The data is analyzed using their Fire Suppression Rating Schedule (FSRS) and then a Public Protection Classification (PPC) grade is assigned to the community. A community’s investment in fire mitigation is a proven and reliable predictor of future fire losses. Statistical data on insurance losses bears out the relationship between excellent fire protection - as measured by the PPC program - and low fire losses. So, insurance companies use PPC information for marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance. In general, the price of fire insurance in a community with a good PPC grade is substantially lower than a community with a poor PPC grade, assuming all other factors are equal. In each of those communities, ISO analyzes the relevant data and assigns a PPC grade - a number from 1 to 10. Class 1 represents an exemplary fire suppression program, and Class 10 indicates that the area’s fire suppression program does not meet ISO’s minimum criteria.”

New RSFPD PPC grade for Rockville & Springdale is 3/3x.

Property owners should contact their insurance companies regarding the ISO rating to see if they qualify for a lower premium. Some insurance companies use their own methodologies based on actual fire statistics, while others use the PPC.

For the convenience of RSFPD subscribers, attached is documentation that may be used to inform insurers of the new PPC rating.