



Austin Fire Department

"Our Mission Goes Beyond Our Name"

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FACT SHEET: ISO CLASS RATING CHANGE

- The Insurance Services Office (ISO) was formed in 1971 as an advisory and rating organization for the property/casualty insurance industry.
- ISO conducts periodic surveys of a community's fire protection services and water distribution system using the ISO fire suppression rating schedule, which assigns a Public Protection Classification (PPC) from 1 to 10.
- Class 1 represents superior fire protection and Class 10 indicates the fire suppression capabilities do not meet minimum ISO standards.
- ISO ratings directly affect a city's residential and commercial insurance rates. Communities with a Class 1 rating normally enjoy the lowest property insurance.
- Effective December 1, 2016, the City of Austin's ISO Class Rating (which directly affects a city's residential and commercial insurance rates) has been raised from a "2" to a "1".
- Only 204 other cities in the United States have a Class 1 rating.
- In Texas, the only metropolitan cities to share a Class 1 rating are Houston and El Paso.
- Texas has the third highest rates for homeowners' insurance in the United States; only Louisiana and Florida are higher.
- The Austin Fire Department began the process of re-classification in October 2015.
- **Steps to the re-classification process include:**
 - An ISO Preparation Team of approximately 15 personnel was organized.
 - Cities typically have to hire outside consultants—at the taxpayers' expense—to handle a project of this size and complexity.
 - **However, Austin already had the subject matter experts on staff, so the process was done at no extra cost to the taxpayers.**
 - Previous surveys were reviewed to determine the areas where the greatest improvement could be realized.
 - Data was collected and the AFD completed a self-assessment review between December 2015 and March 2016.
 - An ISO field survey is either initiated by ISO if a community has not been surveyed in the past 10 years or at the community's request, which was the case in Austin.

- Data from the self-assessment was provided in May 2016. AFD was notified it was recommended for an improved Public Protection Classification rating from “2” to “1” on July 1, 2016.
- The new classification takes effect January 1, 2017.

- **What does an ISO survey evaluate?**
 - The water supply system:
 - Hydrant distribution and inspection
 - Needed fire flow (amount of water necessary to fight fires for various size buildings)
 - Minimum daily consumption
 - Minimum pressure
 - The emergency communication center:
 - Number, qualifications, and training of telecommunicators
 - Emergency reporting system
 - Emergency call processing
 - Fire department:
 - Emergency response
 - Staffing
 - Apparatus, maintenance and testing
 - Equipment and facilities
 - Community Risk Reduction
 - Training and certifications
 - Public education
 - Prevention and code enforcement
 - Cause and origin investigations