



# City of Cottonwood Fire Department



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For Immediate Release

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## **City of Cottonwood Receives Improved “Public Protection Classification**

COTTONWOOD, AZ (March 12, 2014) – The City of Cottonwood recently underwent a Public Protection Classification (PPC) survey by the Insurance Services Office, Inc. (ISO). In this survey, ISO analyzed the structural fire suppression delivery system in the City of Cottonwood and has resulted in a new PPC of “Class 2” effective June 1, 2014. This is a substantial improvement over our previous PPC effective June 1, 2001 which was a “Class 4”.

The ISO is an independent company that serves insurance companies, communities, fire departments, insurance regulators and others by providing risk information. ISO staff collects information about fire suppression capabilities in capabilities throughout the United States. ISO then analyzes the data and assigns a PPC-a number from 1 to 10. Class 1 represents an exemplary fire suppression system and Class 10 indicates that the rear’s fire suppression system program does not meet ISO’s minimum criteria.

While each insurance company independently determines the premiums it charges its customers, the PPC Program plays an important role in the underwriting program at most of the nation’s insurance companies. However, some insurance companies utilize other methods to determine premiums including fire-loss experience.

The PPC is important to communities and fire departments as it provides a valuable benchmark as to the effectiveness of the fire suppression capabilities provided to their citizens. From a financial standpoint, communities with lower PPC Classes may have lower insurance prices. A check with a local independent insurance agency revealed a 9.5% decrease in fire insurance rates on a \$100,000 insured residential property based upon an improvement from PPC “Class 4” to PPC “Class 2”. (It should be noted that is just an example and any rate improvements will vary from company to company and some companies do not utilize the PPC and consequently rates may not improve.)

The 2013 published PPC numbers indicate that there are no PPC “Class 1” communities in Arizona and only 8 “Class 2” communities. Effective June 1, 2014, the City of Cottonwood becomes the 9<sup>th</sup> “Class 2:”community in Arizona. This City of Cottonwood’s new PPC rating of “Class 2” places the city within the top 2% of PPC’s within the entire nation.

This improvement in the City of Cottonwood PPC has resulted due to a number of factors. The city has significantly improved the water distribution system since acquiring it nearly 10 years ago. These improvements include the upgrading and/or installation of over 100 new fire hydrants, over 1,000,000 gallons additional water storage capability and the installation of miles of increased diameter water lines.

In addition to water system upgrades, the Cottonwood Fire Department received high scores for staffing since we have significantly improved our staffing levels over the last five years including the addition of 12 fire suppression personnel due to the city being awarded a Federal “Staffing for Adequate Fire and Emergency Response” (SAFER) grant in 2009. The fire department received the maximum score possible

in the area of fire suppression training. Due to the priority that the city has placed in equipping our fire department, we received high scores for fire engine (pumper) capacity as well as overall personnel and equipment capabilities of our fire department. We also scored high in the area of fire prevention due to our proactive approach to preventing fires in our community including the adoption of a fire sprinkler ordinance and our active fire inspection, fire investigation and public fire and life safety education programs.