



County of Caroline
Department of Fire-Rescue & Emergency Management

PRESS RELEASE

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Caroline County Improves Fire Classification

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Caroline, Virginia – The Caroline County Department of Fire and Rescue has received official notification from the Insurance Services Office (ISO) of an improvement in the Fire Department's Public Protection Classification (PPC) rating. The fire department's new Class 4/8B rating goes into effect on June 1, 2011. Previously rated as a Class 6/9 department in 2001, the new rating demonstrates the Board of Supervisors and County Departments' commitment to providing exemplary fire protection to the citizens of Caroline.

ISO collects information on municipal fire-protection efforts in communities throughout the United States. They then assign a Public Protection Classification from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire-suppression program doesn't meet ISO's minimum criteria. In each of those communities, the PPC rating is used by insurance companies in marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance. ISO representatives evaluated Caroline's ability to receive and handle fire alarms, the County and Town's water systems, and County fire services as a whole, including equipment, personnel, and training. Distribution of fire apparatus in the community, the number and type of apparatus as well as reserve apparatus, staffing levels, equipment and training hours and records are all taken into consideration.

This year was the first-time the fire protection efforts were evaluated on a consolidated County approach which encompassed all fire protection response assets and personnel. In the past, this evaluation was based on individual volunteer fire departments within a specific fire district. Over the past ten years, many upgrades have also been made to both the 911 Communication Center and water delivery systems. These are additional factors that were included in the review process.

Caroline’s new classifications numbers are based on the property’s proximity to a fire station and hydrants (see below):

Properties	2001 Classification	New 2011 Classification
Properties within 5 road miles of a recognized fire station and within 1,000 feet of a fire hydrant or alternate water supply:	6	4
Properties within 5 road miles of a recognized fire station but beyond 1,000 feet of a fire hydrant or alternate water supply:	9	8B
Properties over 5 road miles of a recognized fire station:	10	10

Insurance companies — not ISO — establish the premiums they charge to policyholders. The methodology a company uses to calculate premiums for property insurance may depend on the company's fire-loss experience, underwriting guidelines, and marketing strategy. ISO doesn't know how each company incorporates PPC information into its pricing structure, so it's difficult to generalize how an improvement in PPC will affect individual policies. Residents and businesses are encouraged to check with their insurance providers to see if the County’s new reduced PPC ratings may lower their costs.

For additional information or to learn about volunteer or career opportunities within Caroline, please contact the Department of Fire and Rescue Administration office at 804-633-9831.

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