



MOSQUITO FIRE PROTECTION DISTRICT
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A community's investment in fire mitigation is a proven and reliable predictor of a fire departments ability to respond to structure fires.

The Insurance Services Office, Inc. (ISO) is an independent company serving insurance companies, communities, fire departments, and others by providing information about risk related to structure fire suppression capabilities in the following operational areas:

- Emergency Communications and Dispatch Centers
- Fire Department's first alarm response and initial attack to minimize potential loss
- Water Supply system for hydrants, water tenders, and water storage tanks for fire suppression purposes-

Data from these three areas is analyzed, resulting a Public Protection Classification (PPC©) grade from 1 (best) to 10 (worst) for a community.

Insurance companies use PPC information to help establish premiums for homeowners. In general, the price of fire insurance in a community with a good PPC grade is substantially lower than in a community with a poor PPC grade, assuming all other factors are equal.

Through the hard work of the MFPD Fire Chief and staff, **the Mosquito Fire Protection District has moved from a PPC classification five (5) to a classification three (3)**. Just to give everyone an idea of how significant a class 3 is: Class 1 ISO ratings are departments like Stockton and Los Angeles City and County Fire Departments. Therefore, achieving a 3 rating in a rural setting, such as ours is a very significant thing.

In 2020 only 9% (3,583 of 39,800) of the communities evaluated across the USA achieved this classification. 86% of communities had a higher risk classification (4-10) and only 5% had a lower risk classification (1-2).

What does this mean to you as a homeowner in the MFPD?

- This lower rating is a benefit to everyone in the MFPD community. It shows that the MFPD fire department can sustain adequate and consistent staffing for structure fires which plays a factor in our ability to put an adequate amount of fire suppression water into play.
- Hopefully the MFPD community will experience lower fire insurance rates. When you are renewing your insurance policy, make sure that your insurance carrier knows about this important change and ask if the insurance company gives a discount for an ISO classification of 3.

The full ISO report is located on the MFPD website (www.mfpd.us Community Risk Reduction Tab) or feel free to stop by the Fire Station and talk to the Chief about the report.

Thank you for your attention.

MFPD Communication Committee.

