



## **GOOD NEWS FOR FOWLER PROPERTY OWNERS!**

The City is pleased to announce that it's ISO Public Protection Classification (PPC) rating has been lowered.

What this means for property owners is that as a result of improvements to the City of Fowler Fire Department operations, ISO has determined that community fire protection now meets a higher standard. The revised rating may result in lower insurance costs for property owners.

You may wish to contact your insurance company to notify them of the new rating and inquire if it will lower the cost of your property or homeowners insurance policy. A copy of the letter from ISO confirming the new PPC rating, effective December 1, 2013, is attached. Please feel free to provide this letter to your insurance company.



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August 26, 2013

Mr. David Elias, Manager  
City of Fowler  
128 South 5<sup>th</sup> Street  
Fowler, CA 93625

RE: Fowler, Fresno County, CA  
Public Protection Classification: 6/9  
Effective Date: December 1, 2013

Dear Mr. Elias:

We wish to thank you, Fire Chief Manuel Lopez and Mr. David Weisser for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above.

Enclosed is a summary of the ISO analysis of your fire suppression services. If you would like to know more about your community's PPC classification, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call us at the phone number listed below.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverage's to offer or prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategy.

PPC is important to communities and fire departments as well. Communities whose PPC improves may get lower insurance prices. PPC also provides fire departments with a valuable benchmark, and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression Rating Schedule.

The classification is a direct result of the information gathered, and is dependent on the resource levels devoted to fire protection in existence at the time of survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please call us at 1-800-444-4554, option 2 to expedite the update activity.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

If you have any questions about your classification, please let us know.

Sincerely,

*Francine Wotsko*

(800) 444-4554 Option 2

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Encl.

cc: Chief Manuel Lopez, Fowler Fire Department  
Mr. David Weisser, Water Superintendent, Fowler Public Works Department  
Lieutenant Patrick Hanson, Communications Supervisor, Fresno County Sheriff's Department  
Mr. Dustin Hail, Communications Supervisor, Cal Fire Fresno Kings ECC