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FOR IMMEDIATE RELEASE

NORTH LAKE TAHOE FIRE PROTECTION DISTRICT – ISO’S NEWEST CLASS 1 COMMUNITY

The North Lake Tahoe Fire Protection District was officially awarded a Public Protection Classification 1, the highest ranking possible through the Insurance Services Office (ISO) at the November 27th Board of Directors meeting. This change will be effective March 1, 2019 for Incline Village and Crystal Bay property owners.

Out of the 46,000 fire districts across the country, less 1% (329 fire districts) have a Classification 1. In the state of Nevada, there are three fire districts with a Classification 1 – North Lake Tahoe Fire Protection District, Las Vegas Fire & Rescue Department and Fallon/Churchill Volunteer Fire Department. There are five areas of evaluation that are reviewed and considered when determining a classification level: Communication Infrastructure, Fire Mitigation Geographic's, Fire Department, Water Supply, Community Risk Reduction. We would like to thank and acknowledge Incline Village General Improvement District (IVGID) for providing outstanding water supply distribution and capability. The Water Supply component is 40% of the total rating schedule.

ISO's Public Protection Program (PPC) plays an important role in the underwriting process at insurance companies. 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. This information is an essential 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 public fire protection may depend on several things – the company's fire-loss experience, rate-making methodology, underwriting guidelines, and its marketing strategy.

PPC is important to communities and fire departments. 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 department improvements.

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