

What does the Class 3 ISO rating mean?

According to the Insurance Service Office (ISO) Public Protection Class (PPC) survey the City of Ponca City's fire protection rating is a Class 3 rating.

Ponca City improved from a Class 4 to a Class 3 effective April 1, 2012.

The fire protection rating for the City of Ponca City was determined in a 2012 Insurance Service Office (ISO) – Public Protection Class (PPC) survey. The PPC classification system assigns a number grade from 1 – 10 to 47,242 communities across the United States. An ISO Class 1 represents an exemplary fire suppression program, and Class 10 indicates that the area's fire suppression program does not meet the ISO's minimum criteria.

This grading schedule plays an important role in the underwriting process at insurance companies. ISO documents state that most insurers – including the largest ones – use PPC information for underwriting and calculating premiums for residential, commercial and industrial properties.

The PPC program evaluates communities according to a uniform set of criteria. These criteria incorporate nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association.

The following community features are evaluated:

- Fire Alarm and Communication System – This review accounts for 10% of the total classification which centers upon a community's facilities and support for handling and dispatching fire alarms.
- Fire Department – This review accounts for 50% of the total classification which focuses upon items such as engine companies, distribution on fire stations and fire companies, department manning, and training.
- Water Supply System – This review accounts for 40% of the total classification highlighting the water supply a community uses for fire suppression.