



PEARLAND FIRE DEPARTMENT
8333 FREEDOM DR. • PEARLAND, TEXAS • 77581 • 281-997-5851
...committed to Quality Fire Protection



ISO PPC and Property (Homeowner's) Insurance

The Pearland Fire Department has an Insurance Service Office (ISO) Split Public Protection Classification (PPC) of 3/10. The ISO PPC for a residential structure within the City of Pearland fire service area is figured by a simple test. If the structure is:

- Within the Pearland Fire Department service area, and
- Less than 5 miles from a [City of Pearland Fire Station](#) (as driven), and
- Less than 1000 feet from a fire hydrant (as driven)

then the ISO PPC is a 3. If any one of the three criteria is not met, the ISO PPC rating is most likely a 10. (<http://www.isomitigation.com/ppc/0000/ppc0012.html>, accessed March 31, 2010)

Who is ISO and what is a PPC? ISO is the Insurance Service Office. ISO is an organization which collects and processes data which is made available to insurance companies, as a subscription, for consideration in deriving their risk and rates for coverage of those risks. One area ISO performs this service is in fire service delivery where they establish a PPC or public protection classification. The PPC is based on a scale of 1 to 10 with a PPC of 1 being the best.

How does this affect property insurance cost? It is typical that the lower the PPC the lower the cost of property insurance coverage. Insurance carriers determine the rate for your coverage based on their policy and governance. This is not a function of the City of Pearland or the Pearland Fire Department. Accordingly, ISO makes a similar statement "Insurance companies — not ISO — establish the premiums they charge to policyholders"

For further confirmation, the Insurance Service Office is a service to which you may subscribe to receive current Public Protection Classification for your consideration. ISO can provide written confirmation of the PPC for the specific property in question. You may contact ISO representatives JoeRey Gonzales (512) 440-9970 or Walter Lee (512) 440-9939, both are willing to assist you.

It is our pleasure to serve you,

Glenn Turner, Jr.
Interim Fire Chief
City of Pearland