



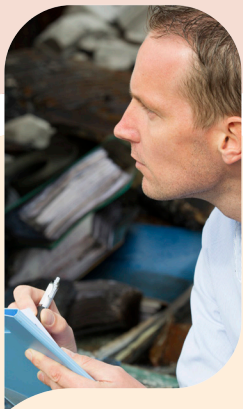
Flood Management



Fire Protection



Building Codes



## Working together

ISO works to foster an active relationship with fire departments, building departments, water suppliers, and communities. Your participation in our PPC, BCEGS, and flood management programs is critical in attaining the ultimate goal: safer communities. ISO gives presentations to municipalities, fire departments, water suppliers, and other organizations. Call us to arrange for a presentation, speaker, or meeting.

ISO is a member of the Verisk Analytics (Nasdaq: VRSK) Family of Companies. Verisk Analytics is a leading source of information about risk. Drawing upon vast experience in data management, security, and predictive modeling, Verisk helps clients protect people, property, and financial assets in the United States and around the world.

For more information, call **1-800-444-4554** or visit our website at **[www.isomitigation.com](http://www.isomitigation.com)**.

# ISO Community Hazard Mitigation — Working together for safer communities



©2015 Insurance Services Office, Inc. ISO, the ISO logo, and BCEGS are registered trademarks and Verisk Analytics, Verisk, and PPC are trademarks of Insurance Services Office, Inc. All other product or corporate names are trademarks or registered trademarks of their respective companies.

z15168 (8/2015)

## Fire Protection — ISO Public Protection Classification



The ISO Public Protection Classification (PPC™) program provides important, up-to-date information on the quality of public fire protection in nearly 50,000 fire protection areas across the United States. We analyze fire departments, water supply systems, emergency communications, and community risk reduction efforts and assign a PPC grade from 1 (superior property fire protection) to 10 (doesn't meet ISO's minimum criteria). Most U.S. property insurers use the PPC grade in calculating premiums. Generally, a community with a good PPC grade receives lower rates than a community with a poor PPC grade, assuming all other factors are equal. Some of the benefits of the PPC program include:

- lower premiums from insurance companies
- incentive for improving and maintaining public fire protection, which could reduce losses
- helping fire departments and public officials plan, budget for, and justify improvements
- helping communities prepare to fight fires effectively

## Water resources

As part of the PPC program, ISO has extensive information on more than 30,000 areas served by community and municipal water systems. We work directly with community water authorities and local government officials to:

- collect water-supply data and assess the adequacy of local water infrastructure
- determine if the amount of available water is sufficient to fight fires above normal usage
- assess all components of the water system, including pumps, storage, and filtration
- evaluate, flow test, and assess the condition, location, and capabilities of hydrants



## Building Code Enforcement — ISO Building Code Effectiveness Grading Schedule

ISO's Building Code Effectiveness Grading Schedule (BCEGS®) assesses the effectiveness and enforcement of a community's building codes, with an emphasis on mitigating losses from natural hazards. The program assigns each municipality a grade of 1 (exemplary commitment to building code enforcement) to 10. Municipalities with effective, well-enforced codes generally demonstrate better loss experience — and insurance rates can reflect that.



The BCEGS program gives communities a clear incentive to implement and enforce effective building codes. Better codes result in safer buildings and less damage when natural disasters occur. That can reduce losses and make residents safer — and create communities that are more desirable in which to live, work, and own properties.

BCEGS helps communities by:

- encouraging the adoption of the most current building codes
- helping building departments operate more efficiently
- motivating enhanced code enforcement
- promoting construction of better catastrophe-resistant buildings
- helping to reduce economic, property, and personal losses from catastrophes

## Flood Management — The Community Rating System (CRS)

In 1991, ISO implemented the National Flood Insurance Program's (NFIP) Community Rating System (CRS), a voluntary incentive program that assesses a community's ability to mitigate flood damage. ISO continues to work with the CRS to encourage community flood-plain-management activities that exceed minimum NFIP requirements. Its three main goals are to:



- reduce flood losses
- facilitate accurate insurance ratings
- promote the awareness of flood insurance

CRS activities fall into four categories:

- public information — advising people about flood hazards and how to reduce flood damage
- mapping and regulations — increasing protections for new development with various programs
- flood damage reduction — reducing the flood risk to existing development
- flood preparedness — implementing flood warnings and dam safety programs

## Risk Reduction

