



Coffee Break Training - Fire Protection Series

**Administration: Insurance Services Office Split Public Protection Classification
Class 10W**

No. FP-2015-7 February 17, 2015

Learning Objective: The student will learn about the revised split Public Protection Classification (PPC™) and new Class 10W.

Split Classifications

For some communities, the Insurance Services Office develops a single PPC. In many communities, however, a split classification is developed to reflect different levels of protection within a Fire Protection Area (FPA) with respect to the distance from a responding fire station and a recognized water source. Of the more than 47,000 FPAs surveyed by the Insurance Services Office, more than 60 percent have a split classification.

Recently, split classifications were revised to reflect the risk of loss more precisely. An example of the split classification is 4/4X or 4/4Y. The first number applies to properties within 5 road miles of a fire station and within 1,000 feet of a creditable water supply. The second number, with either the X or Y designation, applies to properties within 5 road miles of a fire station but beyond 1,000 feet of a creditable water supply. Properties beyond 5 road miles may be considered for a new Class 10W designation.

The X and Y designations replace the former references to Classes 9 and 8B as part of previous split classifications. For example, a community formerly graded as a split 6/9 will change to a split 6/6X, all else being equal. Similarly, a community formerly graded as a split 6/8B classification would now appear as a split 6/6Y classification, absent any other changes. An FPA that was graded as a single Class 8B or 9 remains the same. The revised split classifications were effective in the majority of the country July 1, 2014.

The revised classifications will improve the predictive value for insurers. The revised split classifications better reflect associated fire suppression capabilities along with lower fire severity and loss potential.

The following illustration shows the prior and July 1, 2014, revised split classifications.

Prior and Revised Split Classifications

Prior Classification	Revised Classification	Prior Classification	Revised Classification
1/9	1/1X	1/8B	1/1Y
2/9	2/2X	2/8B	2/2Y
3/9	3/3X	3/8B	3/3Y
4/9	4/4X	4/8B	4/4Y
5/9	5/5X	5/8B	5/5Y
6/9	6/6X	6/8B	6/6Y
7/9	7/7X	7/8B	7/7Y
8/9	8/8X	8/8B	8/8Y
9	9	8B	8B

Class 10W

Data analytics indicate that properties located more than 5 road miles but less than 7 road miles from a responding fire station with a creditable water source within 1,000 feet had better loss experience than those farther than 5 road miles from a responding fire station with no creditable water source. To recognize the reduced loss potential of such properties, the Insurance Services Office introduced a new classification, referred to as Class 10W. This new classification could mean the potential for reduced property insurance premiums for those properties that had previously been rated with PPC 10.

Class 10W is property-specific. Not all properties in the 5- to 7-mile area around the responding fire station would qualify. Only those properties that have a creditable water source within 1,000 feet would qualify for Class 10W. All other properties would be assigned Class 10. Creditable water supplies include fire protection systems using hauled water in any of the split classification areas.

For more details on the PPC program, see <http://www.isomitigation.com/ppc/0000/ppc0001.html>.

In the next series of Coffee Break Training sessions, you will learn more about Class 8B, developed by the Insurance Services Office.