





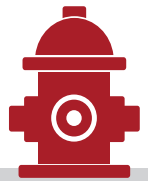




Hilton Head Island Fire Rescue ISO Public Protection Classification Rating

In 2019 the Town of Hilton Head Island Fire Rescue earned a Class 2 ISO rating.



WHAT DOES A CLASS 2 COMMUNITY LOOK LIKE?

To determine a community's Public Protection Classification (PPC™), ISO conducts a field survey to observe and evaluate features of the fire protection systems. ISO objectively evaluates four major areas:

<p>1  </p> <p>Fire Department</p> <p>Analysis of a community's fire suppression capabilities based on fire department's first-alarm response and ability to minimize potential loss. Includes review of:</p> <ul style="list-style-type: none"> - Engine companies / ladder or service companies - Geographic deployment of fire companies - Equipment / reserve equipment - Automatic Aid Agreements - Pumping capacity - Personnel and training <p><i>Fire Rescue score: 38.62 / 50 points</i></p>	<p>2 </p> <p>Water Supply</p> <p>Evaluation of a community's water supply system to determine the adequacy for fire suppression.</p> <ul style="list-style-type: none"> - Hydrant size, type, and installation - Frequency and completeness of hydrant inspection and flow-testing programs <p><i>Fire Rescue score: 34.55 / 40 points</i></p>	<p>3  </p> <p>Emergency Communications Systems</p> <p>Includes:</p> <ul style="list-style-type: none"> - Facilities for the public to report fires - Staffing, training, certification of telecommunicators - Facilities for dispatching fire departments <p><i>Fire Rescue score: 10 / 10 points</i></p>	<p>4  </p> <p>Community Efforts</p> <p>Local efforts to reduce the risk of fire, including:</p> <ul style="list-style-type: none"> - Fire prevention codes and enforcement - Public fire safety education - Fire investigation programs <p><i>Fire Rescue score: 5.14 / 5.50 points</i></p>
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Community investment in fire and emergency services has helped Fire Rescue earn to a Class 2 ISO rating. Ensuring this continued level of service requires shared effort and responsibility among the Fire Department, local leaders, business owners, and residents.

WHAT IS ISO?

Insurance Services Office (ISO) is a leading source of information about property/casualty insurance risk. The organization provides statistical, actuarial, underwriting, and claims data for a broad spectrum of commercial and personal lines of insurance.

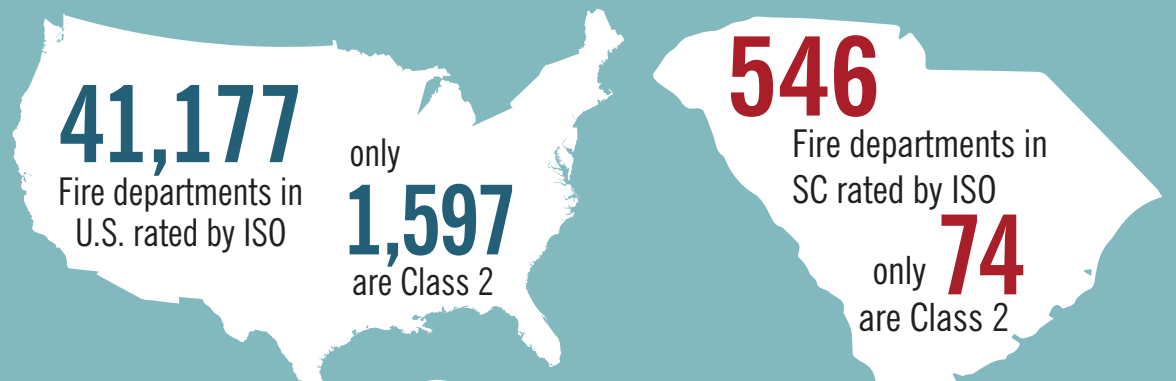
WHY ARE ISO RATINGS IMPORTANT?

About every two years ISO evaluates municipal fire-protection efforts in communities throughout the United States using the Public Protection Classification (PPC™) program. PPC is used in several ways:

- Helps insurance companies establish premiums for fire insurance.
- Used by many communities to measure the effectiveness of their fire-protection services
- Serves as a tool that helps communities plan for, budget, and justify improvements.

Fire Rescue score: 86.48 out of 105.50 points

CLASS 3 Fire Rescue improved from a Class 3 ranking in 2012 to a Class 2 in 2019.



CLASS 2:



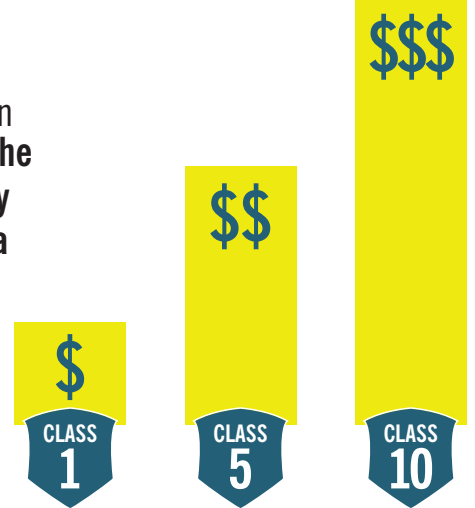
RATING SYSTEM

ISO analyzes a community's fire department data and awards a Public Protection Classification of 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria. Fire departments that have achieved higher PPC ratings have generally established procedures, processes, and best practices that can serve as examples to other communities.

INSURANCE BENEFITS

Most U.S. insurers of home and business properties use ISO's PPC in calculating premiums. In general, the price of insurance in a community with a good PPC is lower than in a community with a poor PPC.

Residents and business owners should contact their insurance providers to inquire about how Fire Rescue's Class 2 PPC rating may impact their premiums.



CONTACT HILTON HEAD ISLAND FIRE RESCUE DEPARTMENT
843-682-5100 hiltonheadislandsc.gov/departments/fire/