

Results of the Public Protection Classification Conducted by Insurance Services Office, Inc.

Feature	Earned Credit	Credit Available	Percentage	Line ISO Grade	Component ISO Grade
Emergency Communications					
414. Credit for Emergency Reporting	2.40	3	80%	2	
422. Credit for Telecommunicators	3.91	4	98%	1	
432. Credit for Dispatch Circuits	3.00	3	100%	1	
440. Credit for Emergency Communications	9.31	10	93%		1
Fire Department					
513. Credit for Engine Companies	5.87	6	98%	1	
523. Credit for Reserve Pumpers	0.49	0.5	98%	1	
532. Credit for Pump Capacity	3.00	3	100%	1	
549. Credit for Ladder Service	3.14	4	79%	3	
553. Credit for Reserve Ladder and Service Trucks	0.47	0.5	94%	1	
561. Credit for Deployment Analysis	5.69	10	57%	5	
571. Credit for Company Personnel	7.71	15	51%	5	
581. Credit for Training	6.89	9	77%	3	
730. Credit fo Operational Considerations	2.00	2	100%	1	
590. Credit for Fire Department	35.26	50	71%		3
Water Supply					
616. Credit for Supply System	29.46	30	98%	1	
621. Credit for Hydrants	3.00	3	100%	1	
631. Credit for Inspection and Flow Testing	4.80	7	69%	4	
640. Credit for Water Supply	37.26	40	93%		1
Credit Before Adjustments	81.83	100		2	
Divergence*	-4.53				
Total Credit After Divergence	77.30	100		3	
1050. Community Risk Reduction (Extra Credit)	3.73	5	75%		
Total Credit	81.03	100	81%	2	2/2X**

*Divergence – Per Insurance Services Offices, Inc. (ISO): “Even the best fire department will be less than fully effective if it has an inadequate water supply. Similarly, even a superior water supply will be less than fully effective if the fire department lacks the equipment or personnel to use the water. The FSRs score is subject to modification by a divergence factor, which recognizes disparity between the effectiveness of the fire department and the water supply.”

**Final ISO rating for the City of Columbia is a split classification of 2/2X. Properties inside the City Limits of Columbia, within 5 road miles of a fire station and within 1000 feet of a creditable water source (typically a hydrant) receive an ISO rating of 2. Properties inside the city limits of Columbia and within 5 miles of a fire station, but not within 1000 feet of a creditable water source will receive an ISO rating of 2X (which is the equivalent of the older 9 rating).

Columbia Fire Department Concerns:

Line 561. Credit for Deployment Analysis - this extremely low score reflects our need to distribute more fire station locations in the city.

Line 571. Credit for Company Personnel – this extremely low score reflects the need for additional on-duty staffing.

Line 631. Credit for Inspections and Flow Testing – this low score is due to a gap in hydrant testing that occurred due to concerns on chlorine release during testing. Water & Light has adjusted their method of testing, but there has not been enough time to complete a full cycle of testing as of the time of the ISO review. This situation should correct itself.

Divergence – Please see the definition above. The divergence modification corresponds with the rating given to the Fire Department Component. Our Water Supply rates as an ISO Grade 1 and our Fire Department rates as an ISO 3. This disparity results in a reduction in overall credits. Increasing grades for both Deployment (561) and Company Personnel (571) would also result in a reduction of the Divergence penalty.