



## OLYMPIC VALLEY PUBLIC SERVICE DISTRICT



The Olympic Valley Fire Department is proud to announce that it has maintained the 2/2Y rating through the ISO.

The Insurance Services Office (ISO) is an independent, for-profit organization. The ISO scores fire departments based on their organization's standards to help insurance companies determine homeowner's insurance costs.

The ISO collects data on fire departments, and then assigns a Public Protection Classification (PPC) on a scale of 1 to 10, with 1 being the best. ISO evaluates four major areas: fire department effectiveness, emergency communications systems, water supply, and community risk reduction. The first number is the classification of properties within five road miles of a fire station and within 1,000 feet of a credible water supply. The second number, with "Y," applies to properties within five road miles of a fire station but more than 1,000 feet from a credible water supply, which in our case applies to properties on the Truckee River Corridor. For more information on the ISO PPC, [click here](#).

The PPC is based on three main categories, Emergency Communications (10%), Fire Department (50%), and Water Supply (40%), with a divergence for community risk reduction. In the 2020 published countrywide distribution of communities by the PPC, the Olympic Valley Fire Department ranked in the top 5% of fire departments in the United States for the Class 2 rating, and in the top 79% for the Class 2Y rating. We are very proud of the work the Fire Department staff has put into making sure our community is safe and well represented!

So, what does this mean for you as a homeowner or business in the Olympic Valley? According to ISO, "most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what homeowners' policies to write, coverages to offer, or prices to charge for personal and commercial property insurance." If you would like to download a copy of the OVFD's ISO Classification document for your insurance company, you can [download it here](#).