

# PUBLIC PROTECTION CLASSIFICATION SURVEY

TEXARKANA, AR FIRE DEPARTMENT

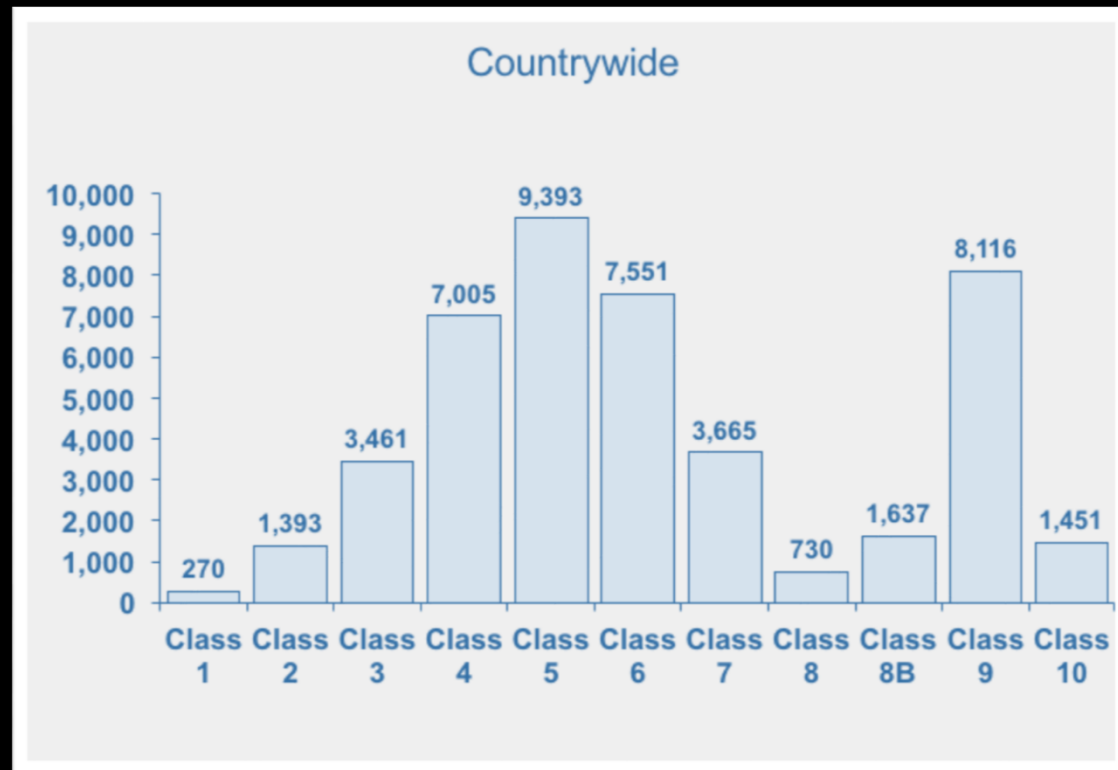
# Who, When, and Why

- The Insurance Services Offices Inc. analyzes the structural fire suppression capabilities of communities across the country. The results of their analysis leads to a numerical grade called a Public Protection Classification.
- ISO conducted a survey of Texarkana, AR in June 2017. Our last survey was in 2006.
- Many insurers use PPC information as part of their decision-making when deciding coverages to offer and prices to charge for personal or commercial property insurance.

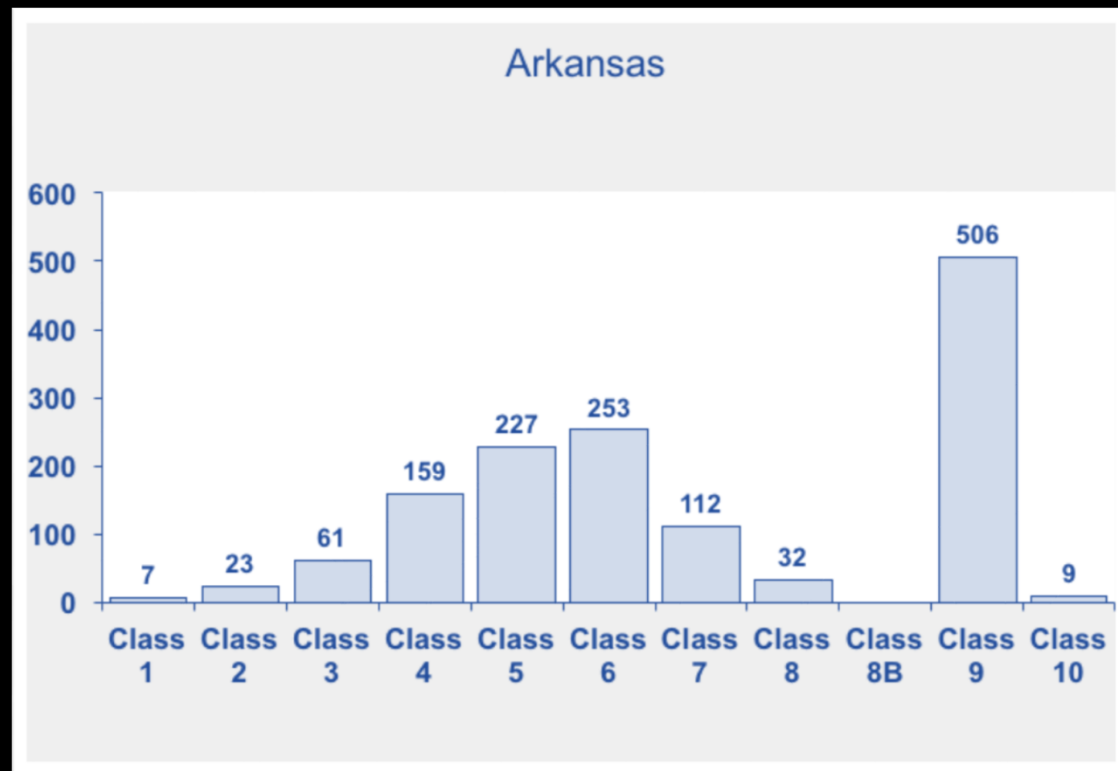
# Results of the Survey

- Texarkana, AR received a PPC rating of 02/2Y. This is a two point improvement from our previous rating of 04.
- Our overall numerical score was 87.19 out of a possible 105.5.
- The breakdown of scores per agency was:
  - Emergency Communications) 8.5 out of 10
  - Water Supply) 34.83 out of 40
  - Fire Department) 40.71 out of 50
  - Community Risk Reduction) 4.28 out of 5.50

# Where We Stand



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# Summary

- Our PPC rating is excellent and is indicative of a community that takes public safety seriously and invests money accordingly.
- While insurance companies consider various factors when setting rates, this improved rating could result in a 6 to 8% decrease in premiums for property owners in Texarkana, AR.
- There is, of course, still room for improvement. We will analyze all areas of the ISO report to see where changes can be made to raise our score.
- Questions?