

**FOR IMMEDIATE RELEASE**

## **West Orange Fire Department Receives Upgrade in Insurance Classification**

**West Orange, NJ – October 25, 2018** – Following an extensive analysis of the structural fire suppression delivery system provided by the agency, the West Orange Fire Department (WOFD) has been awarded an upgraded Public Protection Classification (PPC) from Insurance Services Office (ISO) of “3”. WOFD had previously maintained a classification of “4” (scored 1-10 with 1 being the most effective).

ISO’s Public Protection Classification Program plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers use PPC information as part of their decision-making process when deciding what business to write, coverage to offer and prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO’s information on public fire protection may depend on several things including the company’s fire-loss experience, ratemaking methodology, underwriting guidelines and its marketing strategy. It is impossible to quantify savings from each and every insurance company, however, traditionally, a lower ISO rating equates to a lower premium for the consumer.

“Given certain fixed issues that remain outside of our control, we are extremely pleased with the results of our recent survey”, said Fire Chief Anthony Vecchio. “While we continue to improve upon our strengths, we are always looking for new ways to address and mitigate our deficiencies.” “With continued effort and some changes in response strategies, we hope to bring our rating down even further by the time of our next survey.”

The PCC survey is a detailed analysis of a uniform set of criteria incorporating nationally recognized standards. A PPC grade depends on a community’s needed fire flow or the theoretical amount of water necessary for fire suppression purposes. The survey also looks at emergency communication including reporting, telecommunicators and dispatching systems. The fire department equipment, staffing, training, geographical distribution of companies, operational guidelines and community prevention and risk reduction also are assessed in the survey. Finally, the analysis looks at township water supply including inspection and flow testing of hydrants, alternative water supply operations and a careful evaluation of the of the amount of available water compared with the amount needed to suppress potential fires in select occupancies up to 3500 gallons per minute.

The West Orange Fire Department is a multi-faceted public safety agency located in Essex County, New Jersey. WOFD provides fire protection, hazard mitigation, emergency medical services, fire prevention education and fire code enforcement to the community of West Orange and its neighboring mutual aid communities.

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