

# Statistics for February 2023

## February 2023 Call Volume

Call Type	# Of Responses	% Of Call Volume
Fires	2	2.3 %
Rescue & EMS	48	55 %
Hazardous Condition (No Fire)	6	6.9 %
Service Calls	14	16 %
Good Intent Calls	13	15 %
False Alarms	3	3.45 %
Severe Weather /Disaster	1	1 %
Special Incident Type	0	0 %
Total:	87	100 %

## EMS Patients (Residents vs. Non-Resident)

Resident	Non- Resident
37	7

## ISO Ratings

- (Insurance Services Office)  
or
- Public Protection Classification (PPC)

# What is an ISO Rating?

- Your area's ISO fire rating determines how well your local fire department can protect your community and home. Insurance companies use the score to help set home insurance rates, as a home that is less likely to be severely damaged or destroyed by fire is cheaper to insure. However, the impact of your area's ISO score on your homeowner's insurance policy varies by insurer.
- What's more, ISO does not publicly release scores, so it's not easy to look up your area's score or how it impacts your insurance rates.

## What is an ISO Rating? Cont.

- An ISO fire rating, also referred to as a fire score or Public Protection Classification (PPC), is a score from one to 10 that indicates how well-protected your community is by the fire department. In the ISO rating scale, a lower number is better: one is the best possible rating, while a 10 means the fire department did not meet ISO's minimum requirements.

# How Does the Rating Scale Work?

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ISO ratings are numbers from 1 to 10 that measure the quality of public fire protection in a community



They are assigned by a company called ISO (Insurance Services Office), which is funded by a group of insurance companies



ISO ratings are also used by fire departments and municipalities as a benchmark for evaluating and improving their fire services

# How Does the Rating Scale Work? Cont.

- According to ISO's Fire Suppression Rating Schedule (FSRS), four main criteria comprise a fire rating score:
- **50%** comes from the quality of your local fire department, including staffing levels, training and proximity of the firehouse.
- **40%** comes from availability of water supply, including the prevalence of fire hydrants and how much water is available to put out fires.
- **10%** comes from the quality of the area's emergency communications systems (911).
- **5.5%** extra credit, comes from community outreach, including fire prevention and safety courses.
- Any area that is more than five driving miles from the nearest fire station is automatically rated a 10.

## How Do ISO Fire Ratings Impact Homeowners Insurance Rates?

Home insurance companies offer lower rates if you have a good ISO rating because a well-prepared fire department should be able to put out a house fire more quickly.

However, how your rating impacts your homeowner's insurance premium varies by insurer, and it's often only one of many factors it considers with regards to fire safety. For example, some companies ask about your home's proximity to a fire station or fire hydrant, as well as whether you have a fire alarm or sprinkler system. And some insurers, namely State Farm, do not use ISO's score to set homeowner's premiums at all. Instead, they use their own metrics based on factors like historical fire data.

# Cambria CSD Fire Department's ISO Score

**Cambria is currently rated as an ISO – 4/4X out of 10.**

Effective as of March 1, 2018, and is usually updated approximately every 5-7 years.

- The first number is the class that applies to properties within 5 road miles from the fire station and 1,000 feet from a water supply.
- The second number (# X) applies to properties within 5 miles of the station but beyond 1,000 feet from a hydrant.



How do we compare?

COMMUNITY	RATING
San Luis Obispo	2/2X
Grover Beach (5 Cities FD)	2/2X
Oceano (5 Cities FD)	2/2X
Arroyo Grande (5 Cities FD)	2/2X
Shell Beach (5 Cities FD)	2/2X
Nipomo (5 Cities FD)	2/2X
Morro Bay FD	3/3X
Paso Robles FD	3/3X
Atascadero FD	3/3X
Pismo Beach (CAL Fire Contract)	3/3X
San Miguel CSD	3/3X
Templeton CSD	3/3X
**** Cambria CSD ****	4/4X
Los Osos (County CDF Contract)	4/4X
Avila Beach (County CDF Contract)	4/4X
Santa Margarita FD	6/6X
San Simeon (County CDF Contract)	10/10X

- Fire Department @ 58.3% or Grade of: **F**
  - Water Supply @ 81% or Grade of: **B-**
  - Communications @ 72.5% or Grade of: **C-**
  - Extra Credit @ 83.6 % or Grade of: **B**
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- Overall : 68.55% is a **D+**

Section	Earned Credit	Credit Available
<b>Fire Department</b>	29.15	50
<b>Water Supply</b>	32.39	40
<b>Communications</b>	7.25	10
<b>Prevention (Extra)</b>	4.6	5.5
<b>Total</b>	<b>68.55</b>	<b>105.5</b>

# Where can the CCSD invest to increase the ISO Rating For Cambria?

The two largest areas for point accumulation in the calculations are on the fire department's capabilities and the water supply. These two sections make up 90% of the score.

- Cambria contracts out dispatch services, therefore the CCSD can't control those point values.
- The largest point investment needs to be made under the "Fire Department Section."

# Fire Department and Water Supply Section:

The largest loss of points came from;

## Fire Department

- Credit for Deployment Analysis: 6.32 out of 10 points
- Credit for Company Personnel: 6.39 out of 15 points
- Credit For Training: 4 out of 19 points

## Water Supply

Credit for Inspection & Flow Testing: 2.4 out of 7 points

# CCSD can Increase the overall score by investing in the following:

## **#1: Fire Department Staffing Model.**

*(Adjust model to be able to deploy two (2) CCSD engines to every fire)*

## **#2: Increase the staffing number to 4 on duty daily**

*(Increase staffing to have 3 Captains, 3 Lieutenants, 6 Engineers)*

## **#3: Build a training site for the fire department**

*(The department took a massive hit in points for no training location)*

## **#4: Have the water department conduct and record annual hydrant flow tests on all hydrants in the district.**

*(Water Staff or contract back to the Fire Department to complete annually)*

# Steps to increase Chances of being insurable as well as lowering insurance costs

- The CCSD should continue to invest in staffing, equipment, and training for the Fire Department to raise the ISO score for Cambria.
- Should continue working to stay a Fire Wise rated community
- Make adjustments to your property to ensure defensible space.
- Contact your insurance and ask what fire prevention steps you can take to lower your risk to your specific insurer. (defensible space, hydrants locations, sprinkler systems, detection systems, alarms, etc.)

# Transparency

- For a full copy of the most current Cambria CSD Fire Department ISO Report, with detailed point breakdowns and analysis from ISO, please visit our fire CSD Fire Department website and/or use the following link:

<https://www.cambriacsd.org/iso-rating>