



Understanding your Protection Class

What an ISO Public Protection Classification (PPC) means for your home

What is a Protection Class?

A Protection Class is a rating of how well your community's fire department and water supply can put out a fire in a building. It comes from Verisk, a data company whose insurance-rating arm is known as ISO. It rates fire protection, not wildfire: it does not tell you how likely a wildfire is to start or reach your home.

The scale: Class 1 to Class 10

Lower is better.



What Verisk looks at

- **Fire department** (50 of 100 points): stations, engines, staffing, training.
- **Water supply** (40 points): whether hydrants and water systems can deliver enough water.
- **Emergency communications** (10 points): how 911 fire calls are received and dispatched.
- **Community risk reduction** (up to 5.5 bonus points): fire codes, inspections, education, investigation.

Why your policy may show two numbers

Many towns get a split class, like **2/2X**. Your home's class depends on where it sits:

- **First number (2):** within 5 road miles of a fire station and within 1,000 feet of a water supply the fire department can use, like a hydrant.
- **Second number (2X or 2Y):** within 5 road miles of a station, but more than 1,000 feet from that water supply.
- **More than 5 road miles from a station:** generally Class 10.

Protection Class is not the same as wildfire hazard

A home can have an excellent Protection Class and still sit in a CAL FIRE Very High Fire Hazard Severity Zone. Protection Class rates firefighting resources. CAL FIRE's maps describe wildfire hazard across a whole area. For wildfire, insurance companies use their own wildfire risk models, such as Verisk's FireLine score.

How it affects your insurance

Verisk says most U.S. home and business insurers use Protection Class when they set premiums, and that, all else being equal, insurance generally costs less where the class is better. Each insurance company decides how much it matters for your price.

How to find yours

Ask your insurance agent or insurance company. Your local fire department can usually tell you its community's rating. Ratings change over time, and an improved class may not show up on your policy until your insurance company updates it.

Sources:

- Verisk, How the PPC Program Works: isomitigation.com/ppc/program-works
- Verisk, Split Classifications: isomitigation.com/ppc/program-works/split-classifications
- Verisk, The difference between FireLine and PPC: isomitigation.com/newsletter/winter-2019/the-difference-between-fireline-and-ppc

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