The City of Crystal Lake
100 West Woodstock Street
Crystal Lake, IL 60014

NEWS RELEASE

Crystal Lake Recognized For Excellent Fire Protection Services

The Insurance Services Office (ISO) has announced the final community classification for the Public Protection Classification (PPC) for all residents and businesses served by the Crystal Lake Fire Rescue Department, including the City of Crystal Lake, Crystal Lake Rural Fire Protection District, and Village of Lakewood. Effective August 1, 2024, the ISO PPC for the three jurisdictions will be as follows: **Class 2 (confirming the City's existing Class 2 rating).**

Crystal Lake Fire Rescue remains only one of 1,393 fire departments in the nation to achieve this classification. ISO evaluates over 50,000 fire departments nationwide. This new designation places Crystal Lake Fire Rescue in the top 3.1 % of fire departments in the nation for fire suppression services.

The results of the recent ISO evaluation confirmed the Crystal Lake Fire Rescue Department, Crystal Lake Public Works Water Division, and the City's regional dispatch center SEECOM, perform at a high level each day to protect its citizens. The Insurance Services Office (ISO) conducts surveys of municipalities to update classifications for insurance rating purposes. ISO is a leading supplier of data and analytics for the property/casualty insurance industry.

The PPC is a system used by ISO to rate the services in a community in four categories; Fire Department, Needed Fire Flows, Water System, and Emergency Communications. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Statistical data on insurance losses bears out the relationship between excellent fire protection – as measured by the PPC program – and low fire losses. So, insurance companies may use PPC information for marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance. In general, the price of fire insurance in a community with a good PPC grade is substantially lower than in a community with a poor PPC grade, assuming all other factors are equal.

Not all insurance companies use the ISO PPC to determine premiums. To find out if you are eligible to take advantage of the ISO PPC, the City of Crystal Lake is encouraging home and business owners in the areas served by the Crystal Lake Fire Rescue Department to contact their insurance agent and advise them of the change in classification taking effect on August 1, 2024. The insurance agent will be able to determine if their company uses the ISO PPC and if the new classification applies to your premium.

For more information related to the Crystal Lake Fire Rescue ISO classification, please contact Crystal Lake Fire Rescue Chief Craig Snyder at (815) 356-3643.

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