

City of Bristol Tennessee

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City Receives ISO Rating

Recently the City of Bristol underwent an ISO review and retained its current rating of 3. ISO is the abbreviation for Insurance Services Office, which is an independent agency that most major insurance companies use to base their insurance rates for homeowners, businesses, and others. By maintaining this excellent rating, homeowners in Bristol may have and continue to experience small savings on their property insurance, while business or industry owners should continue to see significant savings in their policies by preserving the rating.

Although commonly called the ISO rating, in actuality, an ISO review results in a calculated Public Protection Class, or PPC. Too often, the rating is inaccurately referred to as a “fire department rating”; however, the PPC is assigned to the city and is indicative of the city’s overall fire suppression capabilities. The PPC score comes from three primary categories (1) Emergency Communications, (2) Public Works or Water Supply and (3) Fire Department. “For Bristol to achieve and maintain an excellent rating, such as a PPC 3, required excellent teamwork and cooperation from the involved city departments,” said Bristol Fire Chief Bob Barnes. “Countless hours are spent working to maintain such an excellent rating and city personnel from the Police Department’s Emergency Communications Division, the Public Works Department, and the Fire Department are to be commended for their diligence and commitment,” Barnes continued. The ISO PPC rating is updated every 8 to 10 years and involves a very detailed and complex assessment from an ISO field representative who spends about three days in the city while gathering information.

The PPC or ISO of 3 ranks Bristol in the upper 4% of ranked communities in the state with only 43 fire districts out of 1,021 earning a PPC of 3 or better. The score also ranks Bristol in the upper 5% nationwide with only 2,662 communities out of 48,324 fire districts earning a PPC of 3 or better.

For more information on the Insurance Services Office’s PPC rating, contact the Bristol Tennessee Fire Department at 423-989-5701.