



## SPRING GROVE FIRE PROTECTION DISTRICT

8214 RICHARDSON ROAD

SPRING GROVE, ILLINOIS 60081

EMERGENCY-911 • NON-EMERGENCY (815) 675-2450

FAX (815) 675-6284

[www.springgrovefire.com](http://www.springgrovefire.com) • email: [SGFPD@springgrovefire.com](mailto:SGFPD@springgrovefire.com)

Insurance Services Office, Inc.(ISO) has awarded the Spring Grove Fire Protection District a Class 4 designation through it's Public Protection Classification(PPC) program which assesses the community's fire protection efforts. The department's new rating, which is an improvement from it's previous Class 5 designation will be effective October 1<sup>st</sup>, 2024.

ISO's PPC program plays an important role in the underwriting process at insurance companies. Most U.S. insurers use PPC information as part of their decision making when deciding what business to write, coverages to offer or 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-the company's fire-loss experience, ratemaking methodology, underwriting guidelines and its marketing strategy.

PPC is important to communities and fire departments as well. Communities who's PPC improves may receive lower insurance prices. PPC also provides fire departments with a valuable benchmark and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

The improvement to the water system with the addition of new hydrants has helped the department receive this new score. We encourage you to contact your insurance representatives to see if you qualify for reduced rates.

Harvey Petska

Spring Grove Fire Protection District Board President

Mark Eisenberg

Village of Spring Grove President