



## **HARLEM TOWNSHIP DIVISION OF FIRE**

**3883 S. St. Rt. 605  
Galena, Ohio 43021**

**Christopher J. Caito – Fire Chief**

### **Fire Insurance Rating Improvement**

To: Harlem Township Property Owners

Date: January 25, 2021

Effective September 1, 2020; Harlem Township's new ISO (Insurance Services Office) PPC (Public Protection Classification) rating is 04/04y. This is a continuation of our former rating of 4/4y. The ISO utilizes a PPC rating scale of 1-10, with 1 being the best rating.

To explain the xx/xx format: Harlem Township has a "split rating"; the first number indicates properties within 5 road miles of a fire station and within 1000 feet of a fire hydrant. The second number applies generally to properties that are more than 1000 feet from a hydrant.

ISO recently completed an analysis of the fire suppression delivery system provided by the Harlem Township Division of Fire resulting in our rating.

ISO's Public Protection Classification plays an important role in the process at insurance companies. Most U.S. insurers use PPC information as part of their decision-making process when deciding what properties to write, coverages to offer and prices to charge for personal or commercial property insurance.

What this means to property owners: This rating serves to keep your property owners insurance premiums lower than other communities with a higher PPC. The Harlem Township Division of Fire is continuously striving to make improvements in our service delivery to, among other benefits, keep your property insurance rates as low as possible.

We encourage property owners to periodically review their policy with their insurance carrier for any changes that might be available in lowering their rates.

Should you have questions or need further information, don't hesitate to contact us.

Christopher J. Caito  
Fire Chief