



San Marcos Fire Department Achieves Class 1 Rating

The distinction places SMFD among the top fire departments in the nation.



In 2026, the City of San Marcos Fire Department upheld a Class 1 ISO rating.

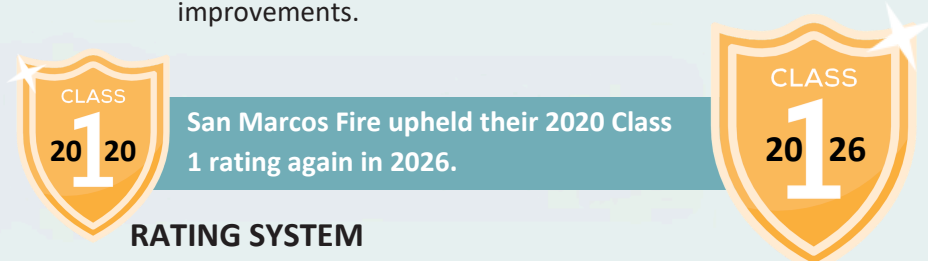
WHAT IS ISO?

Insurance Services Office (ISO) is a leading source of information about property/casualty insurance risk. The organization provides statistical, actuarial, underwriting, and claims data for a broad spectrum of commercial and personal lines of insurance. Community investment in fire and emergency services has helped SMFD maintain a Class 1 ISO rating. Ensuring this continued level of service requires shared effort and responsibility among the Fire Department, local leaders, business owners, and residents.

WHY ARE ISO RATINGS IMPORTANT?

About every five years ISO evaluates municipal fire-protection efforts in communities throughout the United States using the Public Protection Classification (PPC™) program. PPC is used in several ways:

- Helps insurance companies establish premiums for fire insurance.
- Used by many communities to measure the effectiveness of their fire-protection services.
- Serves as a tool that helps communities plan for, budget, and justify improvements.

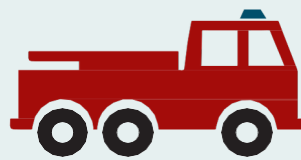


RATING SYSTEM

ISO analyzes a community's Fire Department data and awards a Public Protection Classification of 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum criteria. Fire Departments that have achieved higher PPC ratings have generally established procedures, processes, and best practices that can serve as examples to other communities.

WHAT DOES A CLASS 1 COMMUNITY LOOK LIKE?

To determine a community's Public Protection Classification (PPC™), ISO conducts a field survey to observe and evaluate features of the fire protection systems. ISO objectively evaluates four major areas:



FIRE DEPARTMENT

Analysis of a community's fire suppression capabilities based on fire department's first-alarm response and ability to minimize potential loss. Includes review of:

- Engine companies / ladder or service companies
- Geographic deployment of fire companies
- Equipment / reserve equipment
- Automatic Aid Agreements
- Pumping capacity
- Personnel and training

SAN MARCOS SCORE: 45.14 / 50



WATER SUPPLY

Evaluation of a community's water supply system to determine the adequacy for fire suppression.

- Hydrant size, type, and installation
- Frequency and completeness of hydrant inspection and flow-testing programs

SAN MARCOS SCORE: 34.18 / 40



EMERGENCY COMMUNICATIONS SYSTEMS

Includes:

- Facilities for the public to report fires
- Staffing, training, certification of telecommunicators
- Facilities for dispatching fire departments

SAN MARCOS SCORE: 8.98/ 10



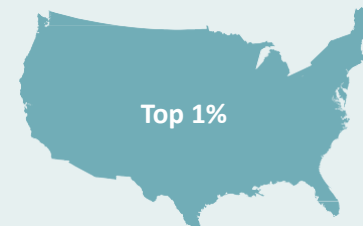
COMMUNITY EFFORTS

Local efforts to reduce the risk of fire, including:

- Fire prevention codes and enforcement
- Public fire safety education
- Fire investigation programs

SAN MARCOS SCORE: 4.96 / 5.5

San Marcos Fire Department score with divergence factor: **92.29** out of **105.5** points.



37,358 Fire Departments in U.S. rated by ISO only **517** are Class 1.



828 Fire Departments in CA rated by ISO only **42** are Class 1.

INSURANCE BENEFITS

Most U.S. insurers of home and business properties use ISO's PPC in calculating premiums. In general, the price of insurance in a community with a good PPC is lower than in a community with a poor PPC.

Residents and business owners should contact their insurance providers to inquire about how Fire Department's Class 1 PPC rating may impact their premiums.

