



City of Clifton

DEPARTMENT OF FIRE
900 CLIFTON AVENUE
CLIFTON, NEW JERSEY 07013



Vincent Colavitti Jr.
Fire Chief

(973) 470-5803
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1 January 2012

To: City of Clifton Resident

Re: City of Clifton Fire Department Public Protection Classification Upgrade

The City of Clifton Fire Department was recently evaluated by the Insurance Services Office, Inc. (ISO). ISO collects and evaluates information from communities in the United States on their structure fire suppression capabilities. The data is analyzed using their Fire Suppression Rating Schedule (FSRS) and then a Public Protection Classification (PPC) number is assigned to the community.

The Clifton Fire Department received an upgraded PPC which became effective January 1, 2012. The PPC was upgraded from 3 to 2, which makes the Clifton Fire Department one of only ten fire departments in the State of NJ to achieve this rating.

Attached is the official letter received by the City of Clifton from ISO. Feel free to provide a copy of this information to your insurance company. The insurance company will make a determination as to whether a reduction in your homeowner's insurance is warranted.

Sincerely Yours,

Chief Vincent Colavitti Jr.
Chief of Department



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August 17, 2011

The Honorable James Anzaldi, Mayor
City of Clifton
900 Clifton Avenue
Clifton, NJ 07013

RE: Clifton, Passaic County, NJ
Public Protection Classification: 2
Effective Date: January 1, 2012

Dear Mayor Anzaldi:

We wish to thank you, Fire Chief Vincent Colavitti, Jr., and Mr. Nerum Mylar for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above.

Enclosed is a summary of the ISO analysis of your fire suppression services. If you would like to know more about your community's PPC classification, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call us at the phone number listed below.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverage's 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 whose PPC improves may get 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.

ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression Rating Schedule.

The classification is a direct result of the information gathered, and is dependent on the resource levels devoted to fire protection in existence at the time of survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please call us at 1-800-444-4554, option 2 to expedite the update activity.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

If you have any questions about your classification, please let us know.

Sincerely,

Richard A. Vance

(800) 444-4554 Option 2

nb

Encl.

cc: Chief Vincent Colavitti, Jr., Clifton Fire Department
Mr. Nerum Mylar, Water Superintendent, Passaic Valley Water Commission
Lieutenant Jeffrey R. Camp, Communications Director, Clifton Police Department