



# HENRY COUNTY FIRE DEPARTMENT



110 South Zack Hinton Parkway  
McDonough, GA 30253  
Telephone: (770) 288-6600  
Fax: (770) 288-6776

Luther D. Phillips  
Fire Chief

Rodney Wiggins  
Deputy Chief – Operations

Jonathan Burnette  
Senior Deputy Chief – Support Services

---

August 19, 2020

RE: PPC ISO Rate Change

The Henry County Fire Department's most recent ISO (Insurance Services Office) evaluation has resulted in an improvement in the ISO rating, which listed on a scale of 1–10. The lower the number, the better the rating, and the HCFD rating has moved from 4 to 2.

The ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at Insurance Companies. Insurers 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.

Not only is Public Protection Classification important to communities, it is important to 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.

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

Sincerely,

Luther Phillips  
Fire Chief

---

Michael Black  
Assistant Chief – Prevention

Richard LeCroy  
Assistant Chief - Training