



St. Mary's County Metropolitan Commission

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gerichsen@metcom.org kjarboe@metcom.org

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California, MD.

MetCom assists with Bay District's Public Protection Classification Upgrade

On December 7, 2018, the Bay District Volunteer Fire Department ("BDVFD") announced a rating upgrade from Class 3 to Class 2 of their Public Protection Classification. This upgrade has significant positive impact for both BDVFD and the surrounding community. Virtually all U.S. insurers of private and commercial property use the Insurance Services Office's ("ISO") Public Protection Classifications ("PPC") to calculate premiums. In general, the price of fire insurance for a community with a higher PPC rating is substantially lower than in a community with a poor PPC, assuming all other factors are equal.

The ISO system determines fire insurance pricing on a 1 to 10 numerical classification system. Class 1 generally represents superior property fire protection. A Class 10 rating indicates an inability to meet ISO's minimum criteria. This classification change will take effect March 1, 2019. As such, property owners in the affected area may want to contact their insurance providers on possible policy savings.

BDVFD, in cooperation with the St. Mary's County Department of Emergency Services and MetCom, has worked as a team since the 2014 inspection to enhance BDFD's services to the community. At MetCom's December 13, 2018 meeting, Commission Board member Keith Fairfax stated: *"From a firefighting perspective, this is significant, as BDVFD is one of only five (5) departments in the state to achieve a Class 2 rating."*

ISO reviews each fire department's comprehensive ability to prevent and extinguish fires in their community. Factors evaluated include fire prevention efforts, the 911 and dispatching system, response times, apparatus, staff training, and most significantly, the availability of water for fire suppression. This involves a combination of location and amount of storage, number of and location of hydrants, and service and maintenance of the public water distribution systems, etc.

Mr. George Erichsen, MetCom's Executive Director, added, *"I am very proud of our staff. In particular, Mr. Mike Sullivan, Chief of Facilities and Operations - Mr. Gary Reynolds, Superintendent of Water Treatment & Distribution and our hydrant testing contractor who have not only physically maintained the water distribution systems, but also assisted the ISO auditor in data formatting. This is a tremendous collaborative achievement to have been a part of."*

For more information about ISO's PPC program, please visit our special [ISO Mitigation Online](#) website or contact Mr. Jason Adams, BDVFD PIO at 240-538-4664. To learn more about BDVFD, see www.bdvfd.org