

**11 NCAC 05A .0902      PURPOSE**

- (a) This Section establishes standards for insurance public protection classifications for fire districts throughout the State.
- (b) Fire districts in all rural areas of the State and in cities with populations of 100,000 or fewer according to the most recent annual population estimates certified by the State Budget Officer shall be inspected by the Department in accordance with the requirements of this Section. All other fire districts in the State shall be inspected by the Insurance Services Office ("ISO") in accordance with this Section.
- (c) A "PPC 1" is the best rating, and a "PPC 10" indicates that the fire district does not meet the minimum protection requirements.
- (d) A fire district that meets the certification requirements set forth in this Section shall be given a public protection classification of "PPC 9S."
- (e) A fire district that meets the certification requirements set forth in this Section, but contains properties within its jurisdictional limits that are more than five but within six road miles from a responding fire station, shall be given a public protection classification rating of "PPC 9E."
- (f) If a fire district contains some properties within its jurisdictional limits that meet the requirements of a certain PPC rating, and some properties within its jurisdictional limits that meet the requirements of another PPC rating, the fire district may receive a split rating.
- (g) To receive a public protection classification better than a "PPC 9S," a fire district must meet the requirements of this Section and the North Carolina Fire Suppression Rating Schedule ("NCFRSR").

*History Note:*      *Authority G.S. 58-2-40; 58-36-10; 58-40-25;*  
*Eff. January 1, 2018.*