



1000 Bishops Gate Blv. Ste 300
Mt. Laurel, NJ 08054-5404

t1.800.444.4554 Opt.2
f1.800.777.3929

June 22, 2026

Mr. Steve Sader, Manager
Clear Creek WD
666-975 Highway 147
Clear Creek, California, 96137

RE: Clear Creek Wd, Lassen County, California (N)
Public Protection Classification: 05/5X
Effective Date: October 01, 2026

Dear Mr. Steve Sader,

We wish to thank you and Mr. Randy Meeks 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.

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.

Through ongoing research and loss experience analysis, we identified additional differentiation in fire loss experience within our PPC program, which resulted in the revised classifications. We based the differing fire loss experience on the fire suppression capabilities of each community. The new classifications will improve the predictive value for insurers while benefiting both commercial and residential property owners. We've published the new classifications as "X" and "Y" — formerly the "9" and "8B" portion of the split classification, respectively. For example:

- A community currently graded as a split 6/9 classification will now be a split 6/6X classification; with the "6X" denoting what was formerly classified as "9."
- Similarly, a community currently graded as a split 6/8B classification will now be a split 6/6Y classification, the "6Y" denoting what was formerly classified as "8B."

- Communities graded with single “9” or “8B” classifications will remain intact.
- Properties over 5 road miles from a recognized fire station would receive a class 10.

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.

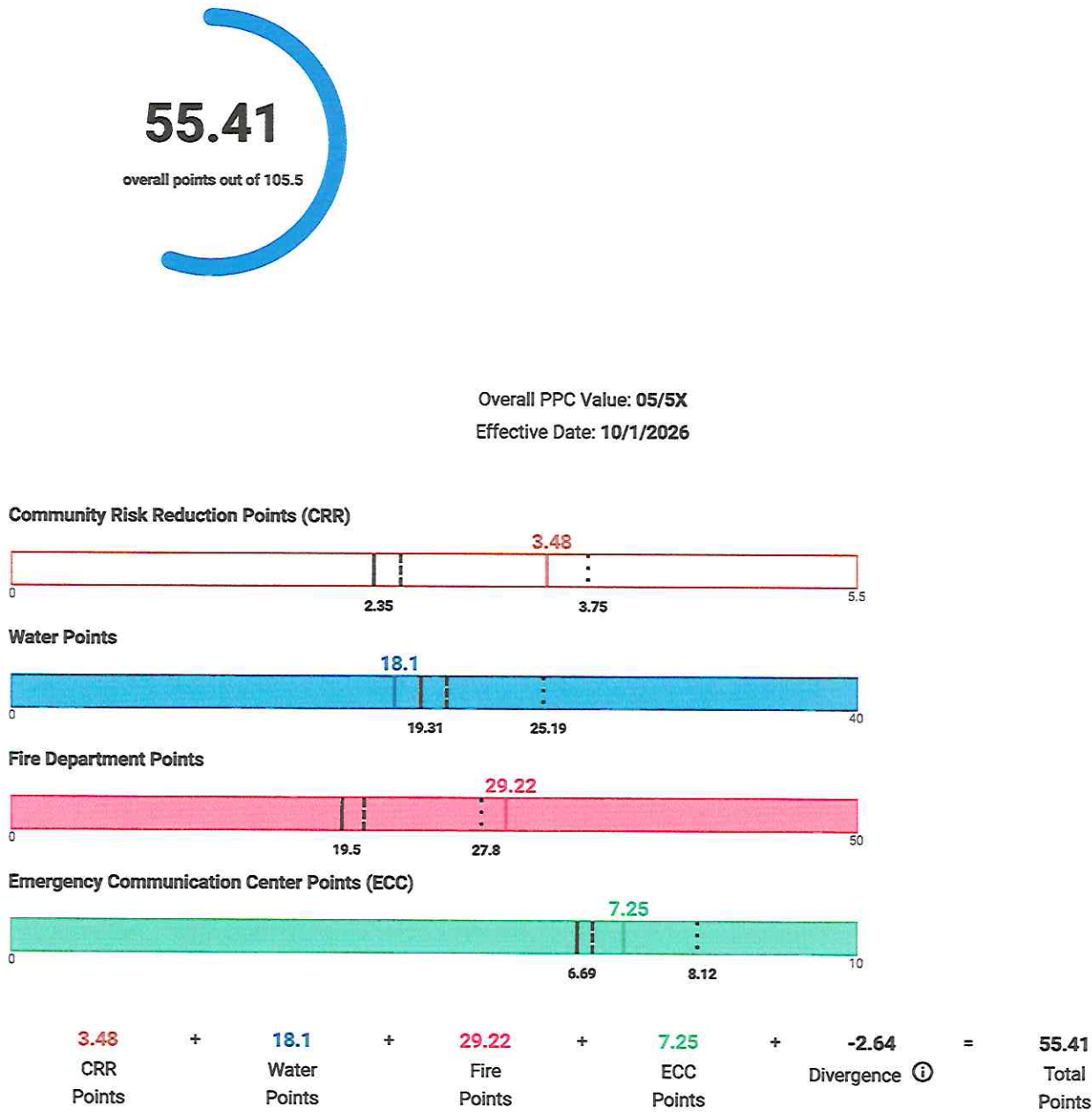
If you have any questions about your classification, please let us know.

Sincerely,

Public Protection Classification Department
Phone: +1.800.444.4554

Mr. Randy Meeks, Chief, Clear Creek Fire Department

These points represent the summary of the major categories of the PPC evaluation.



Compare the following: ☒ Peer Group ⓘ ☒ State Group ☒ Nationwide

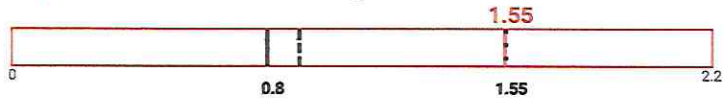
Clear Creek WD Fire Protection Area	0 Number of 3 Story Buildings	Communities: 1 View Communities
--	----------------------------------	--

ISO reviews the community's fire prevention code adoption and enforcement, public fire safety education, and fire investigation. This review can add an additional 5.5 points to a grading.

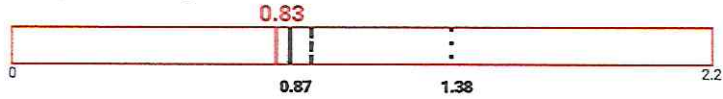
Points: **3.5** out of 5.5

To simulate a change in points for any sub-category, click on an individual chart.

Prevention Code and Enforcement ⓘ



Safety Education ⓘ



Investigation ⓘ



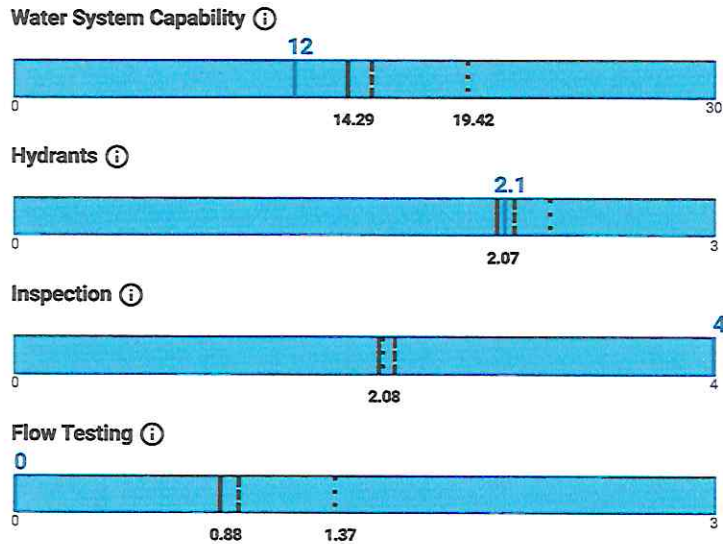
Compare the following: ☒ Peer Group ⓘ ☒ State Group ☒ Nationwide

Clear Creek WD ▼ Fire Protection Area	0 Number of 3 Story Buildings	Communities: 1 View Communities
---	---	---

ISO evaluates the community's water supply system to determine the adequacy for fire suppression purposes. We also consider hydrant size, type, and installation, as well as the frequency and completeness of hydrant inspection and flow-testing programs.

Points: **18.1** out of 40

To simulate a change in points for any sub-category, click on an individual chart.



Compare the following: ☒ Peer Group ⓘ ☒ State Group ☒ Nationwide

Clear Creek WD Fire Protection Area	0 Number of 3 Story Buildings	Communities: 1 View Communities
--	----------------------------------	--

ISO focuses on a community's fire suppression capabilities by measuring the fire department's first-alarm response and initial attack to minimize potential loss. ISO reviews such items as engine companies, ladder or service companies, reserve apparatus, pumping capacity, equipment carried on apparatus, deployment of fire companies, company personnel, training, and operational considerations.

Points: **29.2** out of 50

To simulate a change in points for any sub-category, click on an individual chart.

Engine Companies ⓘ



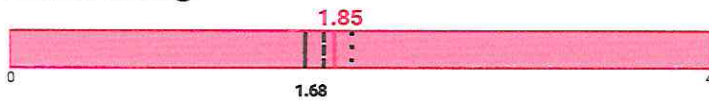
Reserve Pumpers ⓘ



Pump Capacity ⓘ



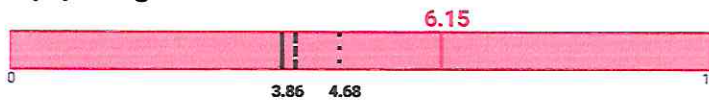
Ladder / Service ⓘ



Reserve Ladder / Service ⓘ



Deployment ⓘ



Personnel ⓘ



Training ⓘ



Operational Considerations ⓘ



Compare the following: ☒ Peer Group ⓘ ☒ State Group ☒ Nationwide

Clear Creek WD ▼ Fire Protection Area	0 Number of 3 Story Buildings	Communities: 1 View Communities
---	---	---

The review of the ECC focuses on the community's facilities and support for handling and dispatching alarms for structure fires.

Points: **7.3** out of 10

To simulate a change in points for any sub-category, click on an individual chart.

Emergency Reporting ⓘ



Telecommunicators ⓘ



Dispatch Circuits ⓘ



Compare the following: ☒ Peer Group ⓘ ☒ State Group ☒ Nationwide

Clear Creek WD Fire Protection Area	0 Number of 3 Story Buildings	Communities: 1 View Communities
--	----------------------------------	--

Layers

☒ FPA Boundaries
 ☒ Fire Stations
 ☐ Commercial Buildings
 ☐ Hydrants

Layers



370 31



Indian Ole Rd

Indian Ole Rd

Make s

Clear Creek WD Fire Protection Area	0 Number of 3 Story Buildings	Communities: 1 View Communities
---	---	---

INSURANCE SERVICES OFFICE, INC.

Survey Date: February 11, 2026

[illegible]

THE ABOVE LISTED NEEDED FIRE FLOWS ARE FOR PROPERTY INSURANCE PREMIUM CALCULATIONS ONLY AND ARE NOT INTENDED TO PREDICT THE MAXIMUM AMOUNT OF WATER REQUIRED FOR A LARGE SCALE FIRE CONDITION.

THE AVAILABLE FLOWS ONLY INDICATE THE CONDITIONS THAT EXISTED AT THE TIME AND AT THE LOCATION WHERE TESTS WERE WITNESSED.

*Comm = Commercial; Res = Residential.

*Needed is the rate of flow for a specific duration for a full credit condition. Needed Fire Flows greater than 3,500 gpm are not considered in determining the classification of the city when using the Fire Suppression Rating Schedule.

*** (A)-1 limited by available hydrants to gpm shown. Available facilities limit flow to gpm shown plus consumption for the needed duration of (B)-2 hours, (C)-3 hours or (D)-4 hours.