

120-3-8 Rules and Regulations for the Public Protection Classification (PPC)
Appeal Process

1. Any Georgia State Fire Department certified under Georgia State Firefighter Standard and Training Council may, after being evaluated by ISO and assigned a fire suppression rating, appeal their Public Protection Classification (PPC) Rating. The appeal form can be obtained online or by contacting the Office of Commissioner of Insurance and Safety Fire. The appeal must be in writing. The appeal must be submitted to the Office of Insurance and Safety Fire no later than 30 calendar days from the day ISO issues the PPC Rating.
 - a. The appeal must cite the specific section challenged from the rating categories and a written explanation of the reasons the Fire Department disputes their rating.
2. The Georgia State Insurance Commissioner shall appoint the Georgia State Fire Marshal, or his designee, to review the appeal. The State Fire Marshal shall contact the assigned ISO PPC Rating official and the Fire Department Chief submitting the appeal. The State Fire Marshal shall consider all evidence and statements provided by the rating official and the Fire Department Chief and if necessary, request independent inspection or testing of any disputed facts at the appealing agency's expense. The State Fire Marshal will submit a written conclusionary report of these findings and any adjustments to the PPC to the Commissioner no later than 30-calendar days from the submission date of appeal.
3. The Commissioner shall appoint members to the Georgia PPC Appeal Board, consisting of 7 Fire Department Chiefs and 2 Georgia Licensed Insurance Officials. If both the Fire Department Chief and the rating official disagree with the State Fire Marshal's conclusionary report, the appeal will be forwarded to the Georgia PPC Appeal Board.
 - a. The Commissioner will designate one official as Chairman and one official as secretary.
 - b. The Chairman will be responsible for calling the meeting to order and allowing involved parties adequate time to present their appeal and for the ISO PPC Representative to respond.
 - c. The Secretary will be responsible for selecting and scheduling a hearing date at the Office of Commissioner of Insurance and Safety Fire and notifying all parties in writing of the hearing date and location.
 - d. Upon conclusion of the hearing the Chairman will forward a report to the Commissioner with the Georgia PPC Appeal Board's findings and recommendations. The State Fire Marshal shall forward the Georgia PPC Appeal's Board's findings and any recommended adjustments to the PPC Rating to the appealing entity, the ISO rating official, and the Commissioner.