

Calhoun Fire Department Lowers ISO Rating to Class 3

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In April of 2014 the City of Calhoun Fire Department was notified that the department successfully lowered (improved) the rating from an ISO class 4 to a current **Class 3 rating**. The rating score for the fire department improved from a 62.65 (class 4) to a **77.06 (class 3)**. The score improved 14.41 points from August 2011 until April 2014. Currently CFD is only 2.94 points from an ISO rating of class 2.

Whether we like it or not, paying for insurance is a fact of life. Homeowner and business insurance companies use many factors when determining the cost of your premiums. One major factor is the level of fire protection. Most insurance carriers use what is known as ISO to determine the quality of fire protection available and therefore establish insurance rates.

Fire Departments are then assigned a Public Protection Classification from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire-suppression program doesn't meet ISO's minimum criteria.

ISO stands for Insurance Service Organization. This is a group of trained, professional evaluators that assess almost every fire department in the U.S. ISO uses a consistent set of guidelines to evaluate a fire department. ISO bases a fire department's rating on many factors including the number of personnel on duty, training level of personnel (paid or volunteer), the amount of water the fire department can get to a fire, and the amount and quality of equipment used (such as fire engines and hand tools). ISO analyzes the relevant data using the Fire Suppression Rating Schedule (FSRS). The purpose of ISO is to give insurance companies a uniform system on which to base their insurance premiums.

Public Protection Classification points are: 0.00 – 9.99 (class 10), 10.00 – 19.99 (class 9), 20.00 – 29.99 (class 8), 30.0 – 39.99 (class 7), 40.00 – 49.99 (class 6), 50.00 – 59.99 (class 5), 60.00 – 69.99 (class 4), **70.00 – 79.99 (class 3)**, 80.00 – 89.99 (class 2), 90.00 or more (class 1).

By classifying communities' ability to suppress fires, ISO helps the communities evaluate their public fire-protection services. The program provides an objective, countrywide standard that helps fire departments in planning and budgeting for facilities, equipment, and training. And by securing lower fire insurance premiums for communities with better public protection, the PPC program provides incentives and rewards for communities that choose to improve their firefighting service. One reward is potential new business and industry being attracted to the area due to better ISO ratings and lower insurance premiums.

A community's PPC (Public Protection Classification) program depends on:

- the fire department, including equipment, staffing, training, and geographic deployment of fire companies (**50% of the grade**)
- the water supply system, including the inspection and flow testing of hydrants and a careful evaluation of the amount of available water compared with the amount needed to suppress fires (**40% of the grade**)
- emergency communications systems, including facilities for the public to report fires, staffing, training, certification of tele-communicators, and facilities for dispatching fire departments (**10% of the grade**)
- community efforts to reduce the risk of fire, including fire prevention codes and enforcement, public fire safety education, and fire investigation programs (**bonus points**)

Calhoun Fire Department was able to accomplish the improved rating by doing several things with the support of the Mayor and City Council. The department constructed a multifunction training facility that includes a 4 floor tower with burn building attached. CFD also hired a full time Training Officer. This allowed the department to better meet the standards and requirements of the State of Georgia and the ISO. Included in the standards and required training are live fire burns, search and rescue situations, vertical rope and confined space evolutions, pump operator and driver training, hazardous materials training and officer training along with many others. CFD also improved in areas of documentation for emergency calls, training, public safety education, pre incident planning and building codes.

The Inspections division of the department acquired points in the Community Risk Reduction section of the survey. They did this by having a good and sound public safety education program in place. They make contact with many people throughout the year conducting safety education programs and fire extinguisher programs in the City Schools, businesses and personal care facilities. Calhoun Fire public safety education programs see every child from Pre K to 5th grade, along with the HOSA and Construction Trades classes at Calhoun High School during each school year. They also conduct or assist with local safety fairs and public safety announcements throughout the year.

Calhoun Utilities (Water Department Superintendent), Jerry Crawford and staff maintained the excellent water system and supply that is vital for any successful fire department. Not only did they maintain their previous survey score, they increased their portion of the score this year as well.

Gordon 911 was the communications portion of the review. They had improvements in their internal dispatch systems and Gordon County improved the county wide radio coverage with the recently completed radio project. They also improved their score over the last survey.

The ISO Public Protection Classification program provides important, up-to-date information about municipal fire protection services in each community that is surveyed. ISO's staff collects information about the quality of public fire protection in more than 47,500 fire protection areas across the United States.

Most U.S. insurers of home and business properties use ISO's PPC in calculating premiums. In general, the price of insurance in a community with a good PPC is lower than in a community with a poor PPC, assuming all other factors are equal.

For an insurance company knowing the capabilities of a fire department is important. The better the fire department, the better protected a building is from fire damage and loss. The higher the level of protection, the less likely an insurance company will have to reimburse a claim for fire damage. The fewer number of claims, the lower the cost for the insurance provider. Of course fire protection can work the opposite way. A sub-par fire department will experience more fire losses. More fire losses means more insurance claims filed. In order to make costs meet, the insurance companies raise the premiums you pay.

ISO ratings are one of the many factors that affect insurance premiums. Age of the structure, construction material, and loss history in a particular area also affect the base rate. Factors such as property value, deductible amount, multiple policies, security systems, and credit ratings affect an individual's rates.

Local Insurance providers have been contacted and they advised that the ISO class 3 rating should have a positive impact on fire insurance premiums for home owners and businesses. The amount of savings would be determined on a case by case basis with the rating being one of several factors helping to finalize the amount saved.

Distribution of Fire Departments by PPC Class in Georgia and Countrywide

