

Clinton Area Fire & Rescue receives ISO rating

After years of preparing, Clinton Area Fire & Rescue has received an ISO rating of 4/8b.

Clinton Area Fire & Rescue provides service to Bingham, Greenbush and Victor townships and anyone living in these townships should contact your insurance agent with this information. The ISO rating could lower home owner's insurance rates.

"This is just as important for the residents of the townships as it is for our department. It is a win/win situation" says CAFR Chief Gary Rosekrans. CAFR has been working with the townships to get ready for this inspection for quite a while. The townships have been very supportive of all of the work that the firefighters have done to prepare for the inspection. Chief Rosekrans adds, "We want to thank everyone in the townships and the township board members for their support!"

Of the 2014 Michigan fire departments listed in the report, only 99 have a rating of 4 or lower. Of the 47,648 countrywide, only 6876 have a rating of 4 or lower.

ISO (Insurance Service Office) collects and evaluates information from communities in the United States on their structure fire suppression capabilities, then analyzes the relevant data using a Fire Suppression Rating Schedule (FSRS). Using the FSRS, they assign a Public Protection Classification (PPC) from 1 to 10. Class 1 represents superior property fire protection and Class 10 indicates that the area's fire suppression program doesn't meet ISO's minimum criteria. Class 8b is a special classification that recognizes a superior level of fire protection in otherwise Class 9 areas.

ISO's PPC program evaluates communities according to a uniform set of criteria, incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association. A community's PPC depends on: Fire alarm and communication systems, including telephone systems, telephone lines, staffing, and dispatching systems; The fire department, including equipment, staffing, training, and geographic distribution

of fire companies; The water supply system, including condition and maintenance of hydrants, alternative water supply operations, and a careful evaluation of the amount of available water compared with the amount needed to suppress fires up to 3500gmp.

Insurance companies use PPC information to help establish fair premiums for fire insurance — generally offering lower premiums in communities with better protection. By offering economic benefits for communities that invest in their firefighting services, the program provides a real incentive for improving and maintaining public fire protection.

But the most significant benefit of the PPC program is its effect on losses. Statistical data on insurance losses show the relationship between excellent fire protection — as measured by the PPC program — and low fire losses. By helping communities prepare to fight fires effectively, ISO's PPC program saves lives.

For more information about ISO's PPC program, visit isomitigation.com.