



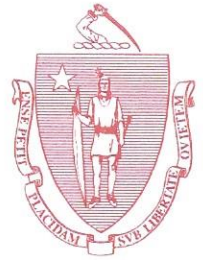
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## ISO Rating Announcement

Recently the Town's ISO (Insurance Services Office) Rating was reevaluated. This process took approximately 2 months to complete. It involved a complete review of the Town's structural fire suppression delivery system. This included a review of the Fire Department, Communication center and town water system.

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, coverages to offer or prices to charge for personal or commercial property insurance.

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's methodology, known as the Fire Suppression Rating Schedule, assigns a class rating on a scale of one to 10, with ***Class 1 given to exemplary fire departments and Class 10 to departments that do not meet minimum criteria.***

The last review the Town had was in 2010 and at that time the Town was given a Classification of 7. I am proud to say that after this review we were given a **Classification of 4**. The appraiser was impressed with the improvements that have been made town wide and stated that a jump of 3 points is significant. Some of the improvements were made in fire department staffing, preventative maintenance, equipment, training. Additionally, the improvements that have been made in the Public Safety dispatch and water delivery system were highlighted in the report.

Residents should see a reduction in Insurance premium cost, each insurance carrier sets their own rate, so each resident could be different. Annually when insurances are renewed the new ISO rating will go into effect. Each resident can contact their Insurance carrier to inquire that it has gone into effect and the savings.

Respectfully,



Richard Barrett, Fire Chief