



Dwight Fire Protection District ISO Rating

DETAILING WHERE WE WERE, WHERE WE ARE NOW, AND WHERE WE
COULD BE.....

ISO Rating Overview

- ▶ Insurance Services Organization
 - ▶ Rates community fire protection, dispatching office, and water system
 - ▶ Ratings are 1-9
 - ▶ Higher ratings result in higher business and homeowners insurance premiums

A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Statistical data on insurance losses bears out the relationship between excellent fire protection – as measured by the PPC program – and low fire losses. So, insurance companies use PPC information for marketing, underwriting, and to help establish fair premiums for homeowners and commercial fire insurance.

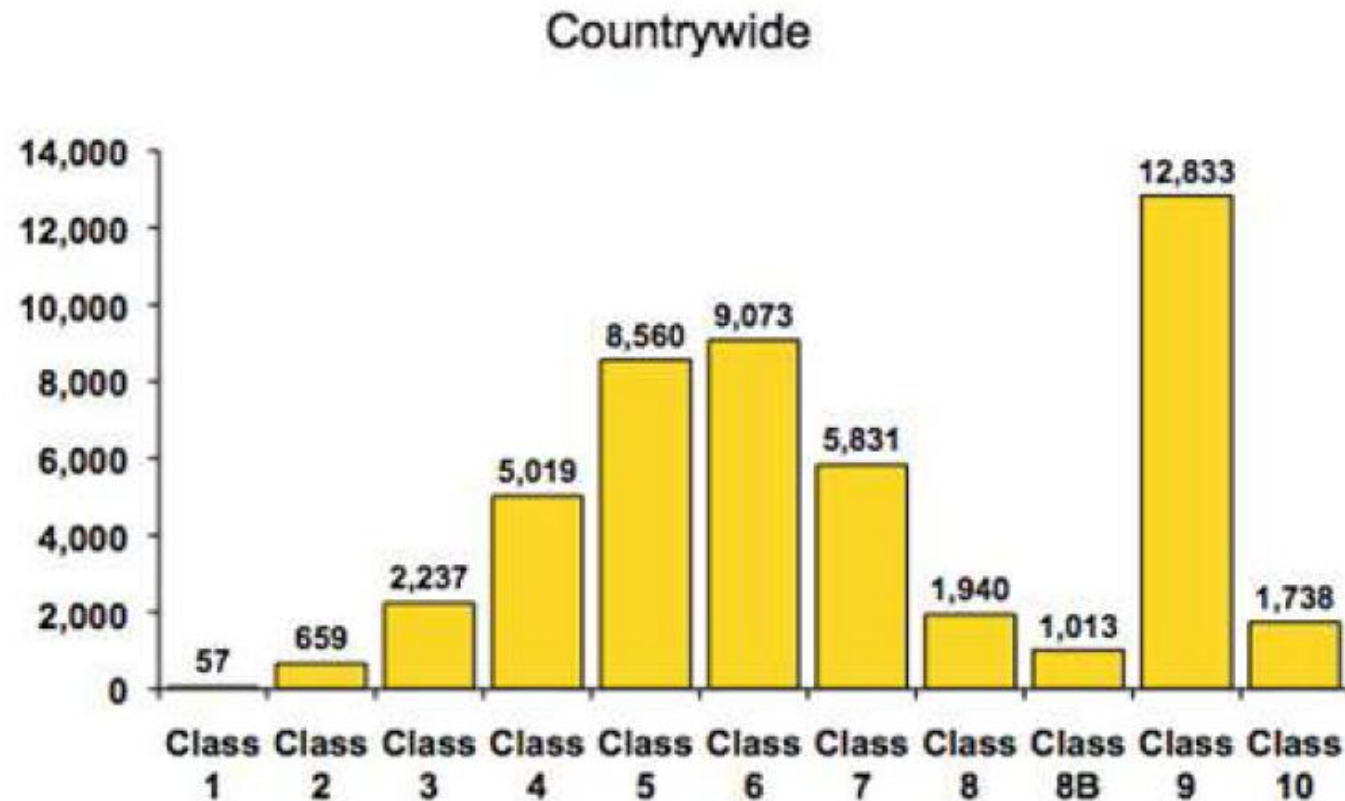
In general, the price of fire insurance in a community with a good PPC is substantially lower than in a community with a poor PPC, assuming all other factors are equal.

Benefits of the ISO PPC™ Program for Communities

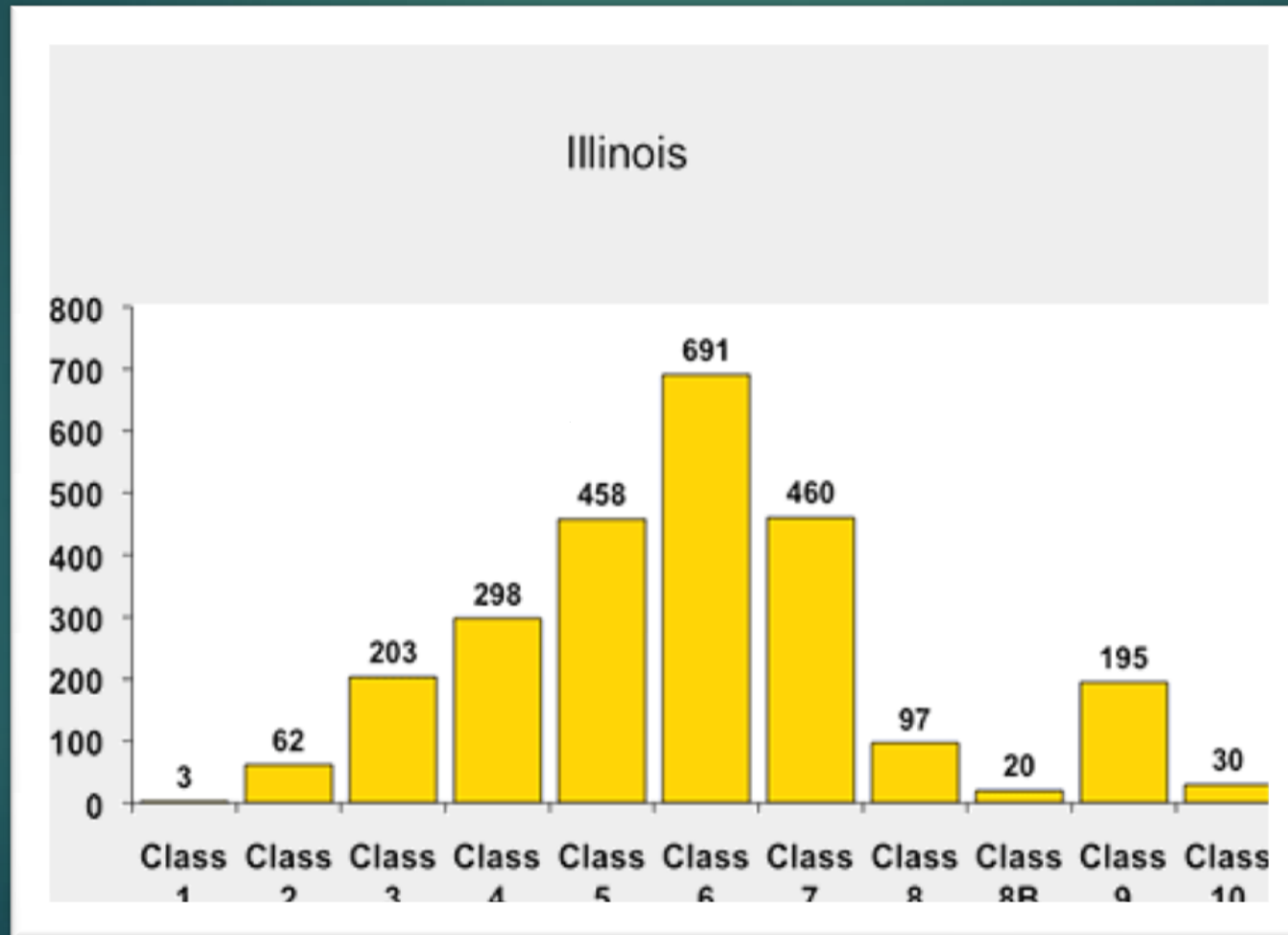
- ▶ The Public Protection Classification (PPC™) program recognizes the efforts of communities to provide fire protection services for citizens and property owners. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Insurance companies use PPC information 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 an additional incentive for improving and maintaining public fire protection.
- ▶ The program also provides help for fire departments and other public officials as they plan, budget for, and justify improvements.
- ▶ The most significant benefit of the PPC program is its effect on losses. Statistical data on insurance losses bears out the relationship between excellent fire protection — as measured by the PPC program — and low fire losses. PPC helps communities prepare to fight fires effectively.

ISO Ratings Across Country (2013)

The 2013 published countrywide distribution of communities by the Public Protection Classification number is as follows:



ISO Ratings Across Illinois (2013)



ISO Rating Overview

- ▶ A review of the **Fire Department** accounts for 50% of the total classification. ISO focuses on a fire department's first alarm response and initial attack to minimize potential loss. In this section, ISO reviews such items as engine companies, ladder or service companies, distribution of fire stations and fire companies, equipment carried on apparatus, pumping capacity, reserve apparatus, department personnel, and training. The fire department section is weighted at **50 points**, as follows:
 - ▶ • Engine Companies 10 points
 - ▶ • Reserve Pumpers 1 point
 - ▶ • Pumper Capacity 5 points
 - ▶ • Ladder/Service Companies 5 points
 - ▶ • Reserve Ladder/Service Trucks 1 point
 - ▶ • Distribution of Companies 4 points
 - ▶ • Company Personnel 15 points
 - ▶ • Training 9 points

Current ISO Rating for DFPD

- ▶ Fire Department Rating is currently a 6 with an overall community rating of 5
 - ▶ Last evaluation was done approximately 5 years ago
 - ▶ During that time, our fleet included an aerial ladder truck

Community Classification = 5

If the individual scores Dwight achieved for Receiving and Handling Fire Alarms; Fire Department; and Water Supply were translated into a 100 point scale instead of the (10, 50 and 40) points actually used, the relative Fire Suppression Rating Schedule classification for each of these sections would be:

Receiving and Handling Fire Alarms: a (relative) **Class 3**

Fire Department: a (relative) **Class 6**

Water Supply: a (relative) **Class 3**

FSRS Item	Earned Credit	Credit Available
Receiving and Handling Fire Alarms		
414. Credit for Telephone Service	2.00	2
422. Credit for Operators	2.25	3
432. Credit for Dispatch Circuits	3.00	5
440. Credit for Receiving and Handling Fire Alarms	7.25	10
Fire Department		
513. Credit for Engine Companies	5.76	10
523. Credit for Reserve Pumpers	0.51	1
532. Credit for Pumper Capacity	5.00	5
549. Credit for Ladder Service	4.46	5
553. Credit for Reserve Ladder and Service Trucks	0.35	1
561. Credit for Distribution	3.41	4
571. Credit for Company Personnel	1.63	15
580. Credit for Training	0.72	9
590. Credit for Fire Department	21.84	50
Water Supply		
616. Credit for Supply System	27.75	35
621. Credit for Hydrants	1.44	2
631. Credit for Inspection and Condition	2.33	3
640. Credit for Water Supply	31.52	40
Divergence	-7.02	—
Total Credit	53.59	100

Scoring of Points for Fire Department

- ▶ 513. Credit for Engine Companies (CEC) **5.76 out of 10**
- ▶ 523. Credit for Reserve Pumpers (CRP) 0.51 out of 1
- ▶ 532. Credit for Pumper Capacity (CPC) 5.00 out of 5
- ▶ 549. Credit for Ladder Service (CLS) **4.46 out of 5**
- ▶ 553. Credit for Reserve Ladder and Service Trucks 0.35 out of 1
- ▶ 561. Credit for Distribution (CD) 3.41 out of 4
- ▶ 571. Credit for Company Personnel (CCP) **1.63 out of 15**
- ▶ 581. Credit for Training (CT) **0.72 out of 9**
- ▶ Item 590. Credit for Fire Department: **21.84 out of 50**

DFPD Engine Company

Requirements set by ISO

- ▶ 513. Credit for Engine Companies (CEC) **5.76 out of 10**
- ▶ 523. Credit for Reserve Pumpers (CRP) 0.51 out of 1
- ▶ 532. Credit for Pumper Capacity (CPC) 5.00 out of 5
- ▶ **Fire Department needs a minimum of 3 pumpers**
 - ▶ A new tanker (if properly equipped) can count as a pumper

DFPD Ladder Company Requirements set by ISO

- ▶ The FSRs indicates that a minimum of 1 ladder company is needed. This is calculated as follows:
 - ▶ 1 ladder company due to the number of buildings with a Needed Fire Flow over 3,500gpm or 3 stories or more in height, the response distance to built-upon areas or the method of operation.
 - ▶ There are 0 additional ladder companies needed because 10% or less of the responses outside of the district result in a reduction of the ladder companies left in the district to 50% or less of the normal strength level.
- ▶ **The FSRs recognizes that there are 1 ladder company in service.**
- ▶ For maximum credit, a ladder or service company should respond on first alarms to all reported fires in buildings. It was determined the ladder or service company response is to 100% of first alarm fires in buildings

DFPD Ladder Company Requirements set by ISO

- ▶ We no longer have a ladder truck
 - ▶ This will result in a negative effect on the ISO rating, and could cause us to actually slide down to a rating of ISO Class 7
 - ▶ Resulting negative move in Classification WILL result in premium increases

Maintenance of Equipment

- ▶ ISO requires the following maintenance:
 - ▶ Annual Hose Testing (properly documented)
 - ▶ Annual Pumper Testing (properly documented)
 - ▶ Annual Ground Ladder Testing (properly documented)
 - ▶ Annual Aerial Ladder Testing (properly documented)

Training

- ▶ **Training Facilities and Use (T1):**

- ▶ Training conducted at a live fire training facility.
 - ▶ Up to 35 points

- ▶ **Facilities (FA): Maximum Points**

- ▶ Live fire training structure including smoke room 17
- ▶ Drill tower at least 3 stories in height 10
- ▶ Training area at least 2.0 acres in size 8
- ▶ Maximum (FA) = 35

- ▶ **Use of Facilities (U):**

- ▶ For full credit under this item, each member of the department should attend 18 hours of training at the facilities

Training

- ▶ **Company Training Program (T2):**

- ▶ Company training at fire stations including training using streets, buildings, and open areas, 16 hours per company member per month.
 - ▶ Up to 25 points

- ▶ **Officer Training and Certification Program (T3):**

- ▶ **Officer Certification (OC):**

- ▶ Certification of each current officer with responsibilities in fire suppression in accordance with the general criteria of NFPA 1021, *Standard for Fire Officer Professional Qualifications*.
 - ▶ Up to 6 points

- ▶ **Officer Continuing Education (OE):**

- ▶ Continuing education for officer training on- or off-site, 12 hours per year for all officers.
 - ▶ Up to 6 points

Training

- ▶ **New Driver/Operator Training Program (T4):**

- ▶ 60 hours (or certification) in accordance with the general criteria of NFPA 1002, *Standard for Fire Apparatus Driver/Operator Professional Qualifications*.
 - ▶ Up to 5 points

- ▶ **Existing Driver/Operator Training Program (T5):**

- ▶ 12 hours per year.
 - ▶ Up to 5 points

Training

- ▶ **Hazardous Materials Training Program (T6):**

- ▶ 6 hours per member per year
 - ▶ 1 point

- ▶ **Recruit Training Program (T7):**

- ▶ 240 hours per recruit within the first year of employment or tenure (or certification) in accordance with the general criteria of NFPA 1001, *Standard for Fire Fighter Professional Qualifications*.
 - ▶ Up to 5 points

- ▶ **Building Familiarization for Pre-Incident Planning Program (T8):**

- ▶ Annual pre-incident planning.
 - ▶ Up to 12 points

Auto-Aid Training

- ▶ Quarterly 3-hour training exercises with automatic-aid companies
- ▶ Standard Operating Procedures
 - ▶ The fire departments have common standard operating procedures that outline the expectations and responsibilities for a first-alarm response:

Company Personnel

- ▶ **EXISTING COMPANY PERSONNEL (ECP):**

- ▶ “Existing company personnel” means the average number of active firefighters and company officers available for existing companies. The number includes firefighters assigned to an initial rapid intervention crew (IRIC). Do not include the incident commander in existing company personnel.

Company Personnel

▶ On-Duty Firefighters at Fire Stations (ODF):

- ▶ To evaluate the total number of firefighters on duty with companies at the fire station, take an average over an entire year, considering vacations, holidays, sick leave, and other absences. If a fire department has a funded hire-back program or equivalent program that will maintain minimum staffing levels, consider all staff as part of the annual average.
- ▶ Include chiefs' aides in company strength if they participate in firefighting operations. Also include chief officers and fire department administrative personnel if they respond on the initial alarm to all reported structure fires and perform company duties.
- ▶ In this section, include in company strength firefighters on apparatus not credited under Sections 513 and 549 if they regularly respond on the initial alarm to all reported structure fires to aid engine, ladder, and service companies.
- ▶ Credit fire department personnel staffing ambulances or fire department apparatus responding on medical calls if those personnel participate in fighting structure fires. Prorate the credit to reflect the extent to which such personnel are available, respond on the initial alarm to all reported structure fires and perform company duties.
- ▶ Each person credited in the section must, while on the fireground, have available a protective clothing ensemble in accordance with the general criteria of NFPA 1001, *Standard for Fire Fighter Professional Qualifications*.

Company Personnel

► **On-Call and Off-Duty Firefighters (OCF):**

- Credit on-call, and off-duty firefighters based on the average number of firefighters who staff apparatus and respond on the initial alarm to all reported structure fires. In this section, include chief officers and fire department administrative personnel responding on the initial alarm to all reported structure fires and performing company duties. Credit off-duty firefighters responding on the initial alarm to all reported structure fires on the same basis as on-call firefighters. To account for the time needed for notification, travel, and assembly on the fireground, credit each on-call and off-duty firefighter as one-third of an on-duty firefighter.
- Volunteer firefighters who are on duty at fire stations according to a predetermined assignment are credited as on-duty firefighters (ODF) for the time they are on duty; otherwise, volunteer firefighters are considered on-call.

Automatic Aid

► Automatic-Aid Response:

- In determining the credit, consider the average number of firefighters responding with companies credited as automatic aid under Sections 513 and 549. To ODF, PSO, and OCF, add the average number of such firefighters responding multiplied by the AAi factor developed in Section 507. In determining the credit for 570A, B, and C, consider firefighters responding with companies located within 5 road miles of the fire protection area boundary and qualifying within Section 507 but not needed according to Section 513 and/or Section 549. Credit such firefighters only if they respond on the initial alarm to all reported structure fires to augment responding firefighters from the department under evaluation.

Fire Prevention/Inspections

- ▶ **FIRE PREVENTION CODE ADOPTION AND ENFORCEMENT (PCE)**

- ▶ Fire prevention code adoption and enforcement.
 - ▶ Up to 40 points

- ▶ **FIRE PREVENTION CODE REGULATIONS (PCR)**

- ▶ Evaluate the fire prevention code regulations in effect.
 - ▶ Up to 10 points

- ▶ Consider whether the jurisdiction adopts and enforces the latest edition of one of the following model codes:

- ▶ • NFPA 1, *Fire Code*, promulgated by the National Fire Protection Association
- ▶ • ICC International Fire Code, promulgated by the International Code Council

- ▶ For full credit in this section, a jurisdiction must adopt and enforce the latest edition of one of the nationally recognized fire prevention codes. If a jurisdiction adopts and enforces state or local amendments that modify or delete provisions for fire hazard mitigation within a nationally recognized fire prevention code, the points available in this section are subject to proration.

- ▶ If a jurisdiction adopts and enforces a local code or regulations not developed by a nationally recognized code organization, the points available in this section are subject to proration.

- ▶ If the published date of the adopted codes is within 5 years of the date of then grading, fire prevention code(s) addressing commercial and/or residential Properties- 10.0 points

- ▶ If the published date of the adopted codes is within 6 years of the date of the grading, fire prevention code (s) addressing commercial and/or residential construction- 8.6 points

Fire Prevention and Community Risk Reduction Efforts

- ▶ These are new to the 2014 ISO rating schedule. Based on the fact that we currently do not do any of these activities, it can be assumed that we will see a negative reduction in these new categories.

Fire Prevention/Inspections

- ▶ **FIRE PREVENTION STAFFING (PS):**

- ▶ Evaluate staffing for fire prevention activities.
 - ▶ Up to 8 points

- ▶ **Frequency of Fire Prevention Inspections:**

- ▶ The jurisdiction must provide adequate personnel to perform fire prevention inspections on all nonresidential structures at least once a year. For the purposes of this section, pre-incident planning inspections — with no component for fire prevention code enforcement — are not fire prevention inspections.

- ▶ **Fire Prevention Inspectors:**

- ▶ The following types of personnel may conduct fire prevention inspections:
 - ▶ 1. Certified fire inspectors — full-time and equivalent part-time fire inspectors certified in accordance with the general criteria of NFPA 1031, *Standard for Professional Qualifications for Fire Inspector and Plans Examiner*, or equivalent ICC certification
 - ▶ 2. State or county fire prevention inspectors or fire marshals with authority for fire prevention code enforcement
 - ▶ 3. Fire suppression personnel who perform in-service fire prevention inspections

Fire Prevention/Inspections

- ▶ **FIRE PREVENTION CERTIFICATION AND TRAINING (PCT):**

- ▶ Evaluate the certification and training of fire prevention code enforcement personnel.
 - ▶ Up to 6 points

- ▶ **Fire Inspector Certification (PIC):**

- ▶ Up to 3 points

- ▶ **Fire Inspector Continuing Education (PIE),**

- ▶ Up to 3 points
 - ▶ All fire prevention inspection personnel must receive at least 24 hours of additional fire prevention inspection continuing education every year.

Fire Prevention/Plan Reviews

▶ **FIRE PREVENTION PROGRAMS (PCP):**

- ▶ Evaluate the fire prevention programs.
 - ▶ Up to 16 points

▶ **Plan Review (PPR):**

- ▶ Up to 6 points
 - ▶ All construction plans for new nonresidential construction, additions, remodeling, and the like shall be reviewed for compliance with adopted fire prevention codes.

▶ **Inspections for Certificates of Occupancy (PCO):**

- ▶ Up to 4 points
 - ▶ The jurisdiction must perform inspections for certificates of occupancy (or certificates of compliance) as specified by the code in effect.
 - ▶ The jurisdiction must perform a fire prevention inspection of all new residential construction before issuing the certificate of occupancy-2 points
 - ▶ The jurisdiction must perform a fire prevention inspection of all new nonresidential construction before issuing the certificate of occupancy -2 points

Fire Prevention

- ▶ **Quality-Assurance Program for Enforcement and Inspection Programs (PQC):**
 - ▶ Up to 1 point
 - ▶ The jurisdiction must have a quality-assurance program that applies to all fire prevention code inspectors as appropriate for their position.
- ▶ **Code Compliance Follow-Up (PCF):**
 - ▶ Up to 1 point
 - ▶ The jurisdiction must perform follow-up inspections to verify correction of all violations.
- ▶ **Inspections of Private Fire Protection Equipment (PPP):**
 - ▶ Up to 1 point
 - ▶ The jurisdiction must perform routine inspections of all private fire protection equipment. The frequency of such inspections depends on the type of equipment. The schedule must comply with the adopted codes and/or be in accordance with the general criteria of NFPA standards.
- ▶ **Fire Prevention Ordinances (PPO):**
 - ▶ Up to 2 points
 - ▶ The jurisdiction must adopt ordinances governing fire lanes, fireworks, hazardous material routes, barbecue grills, and the wildland-urban interface (WUI) or weeds and trash.
- ▶ **Coordination with Fire Department Training and Pre-incident Planning (PTP):**
 - ▶ Up to 1 point

Life Safety Education

- ▶ **PUBLIC FIRE SAFETY EDUCATION (FSE):**

- ▶ Evaluate public fire safety education.
 - ▶ Up to 40 points

- ▶ **PUBLIC FIRE SAFETY EDUCATORS QUALIFICATIONS AND TRAINING (FSQT):**

- ▶ Up to 10 points
 - ▶ All public fire safety education personnel must be trained in methods of teaching as specified by the authority having jurisdiction.

- ▶ **Fire Safety Education Course (FSEC):**

- ▶ Up to 5 points
 - ▶ All public fire safety education personnel must be trained in methods of teaching as specified by the authority having jurisdiction, in accordance with the general criteria of NFPA 1035, *Standard for Professional Qualifications for Fire and Life Safety Educator, Public Information Officer, and Juvenile Firesetter Intervention Specialist*.

- ▶ **Fire Safety Education Continuing Education (FSCE):**

- ▶ Up to 5 points
 - ▶ All public fire safety education personnel must participate in continuing education in public fire safety education techniques and processes. They must receive at least 10 hours of additional work-related training each year.

Life Safety Education

- ▶ **PUBLIC FIRE SAFETY EDUCATION PROGRAMS (FSP):**

- ▶ Evaluate programs for public fire safety education.
 - ▶ Up to 30 points

- ▶ **Residential Fire Safety Program (FSPR):**

- ▶ Evaluate the residential fire safety program.
 - ▶ Up to 10 points
 - ▶ Base the evaluation of the effectiveness of the residential fire safety program on the percentage of the entire community population reached annually

Life Safety Education

- ▶ **Fire Safety Education in Schools (Private and Public, Early Childhood Education through Grade 12) (FSPS):**

- ▶ Evaluate fire safety education in the schools.
 - ▶ Up to 10 points
- ▶ 1. Each school must conduct 1 fire exit drill, in accordance with the general criteria of NFPA 101, *Life Safety Code*, or the ICC International Fire Code each month that the campus is in session.
 - ▶ Up to 5 points
- ▶ 2. Each school must present developmentally appropriate classroom instruction on fire safety to all students in early childhood education.
 - ▶ Up to 5 points

- ▶ **Juvenile Firesetter Intervention Program (FSPJ):**

- ▶ Evaluate the juvenile firesetter intervention program.
 - ▶ Up to 5 points
 - ▶ The program should refer all juveniles identified as involved in fire-play or firesetting behavior for educational intervention and/or other intervention services.

- ▶ **Fire Safety Education Program for Occupancies Having Large Loss Potential or Hazardous Conditions (FSPL):**

- ▶ Up to 5 points
 - ▶ Evaluate the fire safety education in occupancies that have large loss potential or hazardous conditions as identified by the authority having jurisdiction. Prorate the credit based on the percentage of the occupancies reached each year.

Fire Investigations

- ▶ **FIRE INVESTIGATION ORGANIZATION AND STAFFING (IOS):**

- ▶ Evaluate organization and staffing for fire investigations.
 - ▶ Up to 8 points

- ▶ **Fire Investigation Organization (IO):**

- ▶ Up to 4 points
 - ▶ There must be — within or outside the civil jurisdiction(s) under evaluation — an office with responsibility to conduct investigations of the causes and origins of fires.

- ▶ **Fire Investigation Staffing (IS):**

- ▶ Up to 4 points
 - ▶ The jurisdiction must have enough fire investigators to investigate all structure fires. Fire investigators may be paid or volunteer. Consider additional fire investigators with authority from the state fire marshal's office or the county or other civil jurisdiction.

Fire Investigations

- ▶ **FIRE INVESTIGATOR CERTIFICATION AND TRAINING (IQT):**

- ▶ Evaluate fire investigator certification and training.
 - ▶ Up to 6 points

- ▶ **Fire Investigator Certification (IQTC):**

- ▶ Up to 3 points
 - ▶ All personnel assigned to perform investigation of the causes and origins of fires must be certified, in accordance with the general criteria of NFPA 1033, *Standard for Professional Qualifications for Fire Investigator*

- ▶ **Fire Investigator Continuing Education Training (IQTE):**

- ▶ Up to 3 points
 - ▶ All personnel assigned to perform investigation of the causes and origins of fires must receive at least 40 hours of additional fire investigation training each year.

Other

▶ **USE OF THE NATIONAL FIRE INCIDENT REPORTING SYSTEM (IRS):**

- ▶ Give credit for satisfactory reporting using the National Fire Incident Reporting System (NFIRS) for the 3 years before the evaluation.
 - ▶ Up to 6 points

▶ **CREDIT FOR STANDARD OPERATING PROCEDURES (SOP):**

- ▶ Evaluate established SOPs for fire department general emergency operations, including response of apparatus, operation of emergency vehicles, safety at emergency incidents, communications, apparatus inspection and maintenance, fire suppression, company operations, automatic-aid/mutual-aid operations, training, and personnel response.
 - ▶ SOPs should be in accordance with NFPA 1500, *Standard on Fire Department Occupational Safety and Health Program*, and/or NFPA 1201, *Standard for Providing Emergency Services to the Public*.
 - ▶ 50 points

▶ **CREDIT FOR INCIDENT MANAGEMENT SYSTEM (IMS):**

- ▶ Evaluate an established incident management system (IMS) in accordance with the general criteria of the National Incident Management System (NIMS) and NFPA 1561, *Standard on Emergency Services Incident Management System*
 - ▶ 50 points

Current Efforts

- ▶ Improved tracking of all documentation
- ▶ Increased maintenance activities
 - ▶ Hose testing
 - ▶ Pump testing
 - ▶ Ladder testing
- ▶ Proper NFIRS report documentation and submission
- ▶ Training mandates
- ▶ Revised Box Alarms
- ▶ Standard Operating Procedures in Place
- ▶ Recruit Training

Considerations-Personnel

- ▶ Daytime Staffing to boost response personnel numbers
 - ▶ Staff will also help with the following items:
 - ▶ Apparatus/Equipment/Facility maintenance activities
 - ▶ Training hours increase
 - ▶ Preplanning activities
 - ▶ Inspection activities
 - ▶ Smoke detector inspections on sale of all homes
 - ▶ Residential fire safety inspections as requested
 - ▶ Public Education activities at schools and for general public
 - ▶ Inventory of equipment
 - ▶ Documentation duties

Considerations-Personnel

- ▶ EMS/Fire Merger would GREATLY increase the amount of on-duty personnel and boost our personnel numbers
- ▶ Would also bring in revenue to fund additional projects

Considerations-Apparatus

- ▶ Apparatus Purchases
 - ▶ Tanker/Pumper
 - ▶ Aerial Ladder
 - ▶ Command Vehicle- SUV (for command and control as well as Immediate ICS implementation and operational stability- also needed for Interoperability)
 - ▶ Use current pickup for “service” vehicle
- ▶ Ensure apparatus have all necessary equipment per ISO checklist

Considerations-Training

- ▶ Research possibility of getting donated land and building(s) at old Dwight Correctional Center
- ▶ Grant funding for Livingston County Fire and Police Training Center
- ▶ Romeoville or IFSI Fire Academy Partnership
- ▶ Increased training budget
- ▶ More Automatic aid training
- ▶ Officer training
- ▶ Driver training
- ▶ All new members to attend academy to come off of probation

Considerations-Fire Prevention

- ▶ Preplanning activities
- ▶ Inspection activities
- ▶ Smoke detector inspections on sale of all homes- Ordinance
- ▶ Residential fire safety inspections as requested
- ▶ Public Education activities at schools and for general public
 - ▶ Fire Drills at School- Ordinance
- ▶ Adopt Illinois mandated inspection program and NFPA 101 2012 Edition Life Safety Code- Ordinance
- ▶ Place Detective Gary Beier (DPD) on roster as department Arson Investigator

Considerations-Fire Prevention

- ▶ Pay certified members \$10 to \$15 per inspection for inspections completed on buildings.
 - ▶ Approximately 170 businesses in district
 - ▶ Costs less than \$4000 to conduct this activity
- ▶ Create Fire Prevention/Inspection line item in future budgets and fund with appropriate dollar amount to conduct these activities
- ▶ Send individuals to required training sessions

ISO Challenge

- ▶ The ISO rating challenge would not immediately occur
 - ▶ Need these projects in place for several years to show consistency and organization stability
 - ▶ THE SOONER WE START THESE PROGRAMS, THE BETTER!!!
- ▶ Implementing changes could potentially reduce our rating from a 6 to a 4 and most likely even as low as a rating of 3
 - ▶ Insurance savings for homeowners could be several hundred dollars a year
 - ▶ Insurance savings for businesses could be several thousand dollars per year depending on occupancy
- ▶ Ultimately, we are giving our taxpayers a better product, providing much improved services, and saving them money.