
PRESS RELEASE

For Immediate Release

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Fire Department Achieves ISO Class 2 Rating, Placing DeKalb in the Top 4% of Fire Departments Nationwide.

The DeKalb Fire Department recently underwent a review with the Insurance Services Office (ISO) in order to survey and update the fire protection classification rating of our community. The City is proud to announce that ISO awarded the Fire Department a Class 2 rating, a significant improvement from the previous Class 4 rating. This is exciting news for property owners as the improvement could translate into lower insurance rates for residences and businesses located within five miles of a DeKalb fire station.

The ISO Class 2 rating becomes effective March 1, 2018. To put the rating into perspective, of the approximate 46,000 fire departments in the United States, only 241 have achieved the elite Class 1 rating and only 1,324 have attained a Class 2 rating. This places DeKalb into the top 3.4% of the nation, leaving 96.4% of the fire departments across the United States with ratings below that which the DeKalb Fire Department has now achieved. ISO regularly performs reviews of all communities and fire protection districts. The review process is comprehensive. Fire department review accounts for 50% of the total grading and reflects the department's response capabilities. The water system within the community accounts for 40% and emergency communication systems account for 10% of the total grading.

“This achievement is a direct reflection of the service and dedication of our Fire Department, and the excellent work they do to protect our City every day,” said City Manager Anne Marie Gaura. “The rating also speaks to the great service provided by our Public Works staff, who maintain our water system, and Police Communications staff, who dispatch all our public safety services.”

The ISO rating is one of the primary elements used by the insurance industry to develop fire protection premiums for homes and businesses. ISO provides ratings on a relative scale of 1 through 10, with 1 representing exemplary public fire protection and 10 indicating the public fire protection does not meet minimum standards. The lower the ISO rating, the lower the premium. The ISO rating reflects standards developed over

many years from the study of pertinent fire protection conditions and performance standards.

“Achieving a lower ISO rating is a difficult task that has taken several years to achieve. Our investment in fire mitigation, which is a proven and reliable predictor of future fire losses, helped improve our rating,” said Fire Chief Eric Hicks. “Cooperation and commitment of all City departments were essential to this achievement and we will all work hard to maintain the Class 2 rating in the future.”

As the City’s ISO rating changes, the City encourages all property owners, both residential and commercial, to contact their insurance agent and ask for a review of their individual fire insurance premium. Insurance companies – not ISO – establish the premiums they charge to policyholders. The methodology a company uses to calculate premiums for fire insurance may depend on the company’s fire loss experience, underwriting guidelines and marketing strategy. Assuming all other factors are equal, the price of your property insurance in DeKalb may decrease.

“Aside from the potential reduction in insurance premiums, the quest for a lower ISO rating has challenged our department to be better in all we do,” Chief Hicks stated. “Those who serve on the DeKalb Fire Department are dedicated to providing great service to benefit the City, its residents, and its future economic development opportunities.”

The improved ISO rating reflects the City’s commitment to investigate and implement strategies that promote economic development. The lower rating provides businesses with an opportunity to realize insurance savings, which results in an improved bottom line. Prospective businesses can rely on this as one indication that the City of DeKalb is “business friendly” and open for business.

If you have specific questions related to the ISO rating change, please contact Fire Chief Eric Hicks at 815-748-8460. For more details about ISO, please visit www.isomitigation.com.



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