

## Garner Fire Department and City of Garner get an ISO rating of 3

Jim Thiele – Chief GFD

September 28, 2023

On September 25, 2023 the City of Garner and the Garner Fire Department were notified that The Insurance Services Office (ISO) has given a Public Protection Classification (PPC) 3 rating to the Garner Fire Department. The Garner Fire Department was initially evaluated in April of 2022 and received 69.1 points, which was a 4 rating.

The Garner Fire Department spoke with the ISO auditor in 2022 and determined that the rating could be decreased to a 3, through additional record keeping for training/ driving/ etc., moving locations of equipment on trucks and purchasing some additional specific equipment for specific trucks. The Garner Fire Department had a re-audit completed on May 17, 2023, which resulted Garner Fire Department and the City of Garner being given a rating of 3. The official notification arrived on September 25, 2023. This rating takes effect on January 1, 2024.

Garner Fire Chief Jim Thiele said, "This is a great accomplishment as Garner Fire Department is one of only 67 Fire Departments in Iowa that has a 3 rating or better." There are approximately 830 fire departments in Iowa, so this puts Garner in the top 10 percent of Fire Departments in Iowa that achieve a 3 rating or higher. Chief Thiele stated, "Most of the fire departments that have a 3 rating or better have at least some or all paid staff and the Garner Fire Department remains staffed with 30 dedicated and well-trained volunteers." The grading system for the ISO rating includes the City of Garner water system, the dispatch system at the Hancock County Sheriff's Office and the trucks and equipment operated by the Garner Fire Department. Chief Thiele said, "This is a testament to work done by previous Garner City Councils, the City of Garner and Garner Fire Department laying the ground work over the past many years that has helped to reach this rating." The Garner Fire Department wants to say **THANK YOU** for the tremendous support we receive from the entire Garner Community and the surrounding area!!

This rating will most likely affect commercial property owner's insurance rates more than the residential property owner's insurance rates. Most insurance companies use this ISO rating when they determine rates for commercial and residential property rates. The residential rates will probably be a more modest saving then the commercial side. Now may be a good time to reach out to your insurance company and see if this rating will help with your business or residence.

The ISO evaluates Fire Departments every 5 years and gives them a rating. Then a grade is assigned to the community. Fire departments can request an additional survey whenever it appears that there is a possibility of a PPC change. The PPC program provides important, up-to-date information about fire protection services throughout the country.

ISO collects and evaluates information from communities in the United States on their structure fire suppression capabilities. The data is analyzed using our Fire Suppression Rating Schedule (FSRS) and then a Public Protection Classification (PPC©) grade is assigned to the community. The surveys are conducted whenever it appears that there is a possibility of a PPC change. As such, the PPC program provides important, up-to-date information about fire protection services throughout the country. The FSRS recognizes fire protection features only as they relate to suppression of first alarm structure fires. In many communities, fire suppression may be only a small part of the fire department's overall

responsibility. ISO recognizes the dynamic and comprehensive duties of a community's fire service, and understands the complex decisions a community must make in planning and delivering emergency services. However, in developing a community's PPC grade, only features related to reducing property losses from structural fires are evaluated.