



Garner Fire Department receives favorable rating from Insurance Services Office

Globe Gazette, Mason City, Iowa (TNS)

OCT 7, 2023

Oct. 7—The city of Garner was notified Sept. 25 that the Insurance Services Office has given the the Garner Fire Department a public protection classification 3 rating. The Fire Department was initially evaluated in April 2022 and received 69.1 points, which was a 4 rating.

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

Garner Fire Chief Jim Thiele said in a statement, "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% of fire departments in Iowa that achieve a 3 rating or higher.

"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," Thiele said.

The grading system for the ISO rating includes the city water system, the dispatch system at the Hancock County Sheriff's Office and the trucks and equipment operated by the Fire Department.

"This is a testament to work done by previous Garner City Councils, the city of Garner and Garner Fire Department laying the groundwork over the past many years that has helped to reach this rating," Thiele said.

He thanked Garner residents and the the surrounding community for the "tremendous support" the Fire Department receives.

The improved rating will most likely affect commercial property owners' insurance rates more than the residential property owners' insurance rates. Most insurance companies use the ISO rating when they determine rates for commercial and residential property rates. The residential rates will probably be a more modest saving than the commercial side. Residents may want to reach out to their insurance company and see if this rating will help with your business or residence.

The ISO evaluates fire departments every five years and gives them a rating. Fire departments can request an additional survey if 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 the fire suppression rating schedule and then a public protection classification grade is assigned to the community. The surveys are conducted whenever it appears that there is a possibility of a PPC change. 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.

(c)2023 Globe Gazette, Mason City, Iowa

Visit Globe Gazette, Mason City, Iowa at www.globegazette.com

Distributed by Tribune Content Agency, LLC.

Copyright 2023 Tribune Content Agency.