



TOWN OF CAMPBELL FIRE DEPARTMENT

2219 Bainbridge Street • La Crosse, Wisconsin 54603

September 6, 2016

New Insurance Rating Released for Town of Campbell

The Town of Campbell Fire Department is proud to announce that the Fire Department will receive a rating improvement to the ISO (Insurance Services Office) Class 3 Public Protection Classification, effective December 1, 2016. Campbell F.D. was previously rated as Class 7.

ISO is a third party independent agency that evaluates the fire department, and rates results on a national scale from one to ten (one being the best and highest). According to ISO, its Public Protection Classification Program (PPC) plays an important role in the underwriting process with insurance companies. Most U.S. insurers use PPC information as a part of their decision-making process when deciding what business to write, coverages to offer, or prices to charge for personal or commercial property insurance. Insurance companies – not ISO - establish the premiums they charge. Whether a home owner's insurance premiums are affected by a particular ISO (PPC) rating is up to the insurance provider. With a Class 3 rating, many insurance providers give a discount on annual insurance premiums for residences and businesses.

What does the Class 3 ISO Rating Mean for Campbell?

- Campbell F.D.'s ISO rating was reduced from a Class 7 to a Class 3.
- This new classification places Campbell in the top 9.5% of Fire Departments in the nation.
- Only 6.7% of fire departments nationwide have Class 3 ratings.
- This rating applies to all properties within 5 miles of the fire station (which includes all populated areas of the Town of Campbell).





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The fire protection rating for the Town of Campbell was determined in a 2016 ISO audit. The ISO PPC program evaluates communities according to a uniform set of criteria, including nationally recognized fire service standards.

The classification system assigns a number grade from 1-10 to the 48,692 communities across the United States, including 2,149 in Wisconsin. An ISO Class 1 represents an exemplary fire suppression program, and a Class 10 indicates that the area's fire suppression program does not meet the ISO's minimum criteria.

This grading schedule plays an important role in the underwriting process at insurance companies. ISO states that most insurers, including the largest ones, use PPC information for underwriting and calculating premiums for residential, commercial, and industrial properties.

The following community features are evaluated by ISO:

- 1. Needed Fire Flows**
 - a. The amount of water necessary for fire suppression.
- 2. Emergency communications**
 - a. Based upon how well the fire department receives and dispatches fire alarms.
- 3. Fire Department**
 - a. Based on the operations, training, responses, maintenance, capability, and deployment of fire department equipment and personnel.
- 4. Water Supply**
 - a. Focuses on water supply for fire suppression.

The Town of Campbell Fire Department showed significant improvements in the grading components since the last survey.



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Estimated Savings Example- Homeowner

In the following example, if a homeowner pays \$1,000 per year for fire insurance in a class 10 rating, then on an average:

- Class 9 pays \$930, a savings of 7% over a class 10
- Class 8 pays \$720, a savings of 28% over a class 10
- Class 7 pays \$680, a savings of 32% over a class 10
- Class 6 pays \$650, a savings of 35% over a class 10
- Class 5 pays \$630, a savings of 37% over a class 10
- Class 4 pays \$600, a savings of 40% over a class 10
- Class 3 pays \$580, a savings of 42% over a class 10
- Class 2 pays \$550, a savings of 45% over a class 10
- Class 1 pays \$530, a savings of 47% over a class 10

This rating improvement recognizes the commitment, dedication, hard work, and efforts of Campbell's Firefighters to provide quality all-hazards emergency services to our community, staffed entirely by volunteer professionals. Such a high rating is an external, third-party, confirmation of the outstanding services that Campbell F.D. provides.

Regards,

A handwritten signature in black ink, appearing to read "Nathaniel J. Melby".

Nathaniel J. Melby
Fire Chief, Town of Campbell Fire Department