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City receives an upgraded Insurance Services Office Class 2 Rating

ROWLETT, TX – Based upon the Insurance Services Office (ISO) recommendation, the Texas State Fire Marshal’s Office will upgrade the City of Rowlett’s ISO Class Rating from 3 to 2, effective June 1, 2013. Rowlett now joins an elite group of cities across the country that shares this rating; **only 659 Fire Departments nationwide have an ISO Class 2 rating.**

ISO is a New York-based advisory organization, with Texas offices in Dallas and Austin that serves the property and casualty insurance industry by providing inspection services, insurance coverage form development and statistical services. An ISO Class 2 rating will help taxpayers with their insurance rates, bringing reduced homeowner’s premiums to Rowlett residents.

“We are delighted by the upgraded ISO Class 2 rating,” says City Manager Lynda Humble. “This is the result of a strategic partnership between the Fire Rescue and Public Works Departments to better serve our citizens by offering better public safety services and contributing to the reduction of their insurance premiums!”

The public fire protection of a city, town or area is graded using ISO's Fire Suppression Rating Schedule (FSRS) to develop the community's classification. It is the countrywide classification system used by the ISO to reflect a community's local fire protection for property insurance rating purposes. The FSRS is used in all 50 states as an objective analysis of fire suppression features in a municipality, measuring major differences between cities and recognizing the suppression potential of those cities to handle buildings once they are burning. The entire thrust

is based on a relative scale of 1 through 10 (1 being the most efficient rating), the capabilities of a community to control these fires, and thus limit the resulting loss.

ISO classifies communities from 1 (the best) to 10 (the worst) based on how well they score on the FSRs, which grades such features as water distribution, fire department equipment and manpower and fire alarm facilities. As the ISO rating becomes lower, there is a noticeable reduction in the amount of fire insurance the homeowner and business owner will pay. For the exact figure, citizens should contact their insurance agent and ask for a comparison based on ISO ratings.

An inspection by ISO was conducted on September 26, 2012. On January 2, 2013, the City of Rowlett received its score of 86.66 and the upgraded ISO Class rating of 2. The City of Rowlett made many improvements over the past several years that played a major role in obtaining the new rating of Class 2. These include:

- The construction of Fire Station 4 in the northwest quadrant of the City
- The addition of a two million gallon water tower on PGBT near Miller Road, along with many other water system improvements, was an important factor.
- An increase in Fire Rescue personnel training hours.

“In addition to the potential reduction of insurance premiums, Rowlett’s lower ISO rating will help the Economic Development office attract business and development,” says Jim Grabenhorst, Director of Economic Development. “ This is a great example of the partnerships among various City departments, in this case Fire Rescue & Public Works, that contribute to the quality of life items our office markets when talking with businesses about making an investment in Rowlett.”

Aside from the reduction in the insurance premiums, the quest for a lower ISO rating enhances Rowlett’s well-rounded professional fire department. Fire suppression, code enforcement, public education, training and special teams all operate in the team mode and the results are beneficial to the residents of Rowlett both financially and through the services provided by the Fire Department.

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