



BEAVERCREEK TOWNSHIP FIRE DEPARTMENT

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HOW DOES THE FIRE DEPARTMENT MEASURE UP?

The modern fire service is continually assessing itself and its ability to provide the best service possible to its customers. The Beavercreek Township Fire Department is no different. Many of these tools come in the form of standards, or specific sets of expectations for performance. These standards come in all shapes and sizes, from those requiring compliance by law to those which are self-selected and applied.

As fire service professionals, we continually compare our performance against these standards to help ensure the highest level of service to the community. In fact, we regularly make changes to equipment, staffing and operations to make sure that we're in compliance with all the applicable standards. Striving to meet standards is typically considered a good business practice, but it doesn't often get discussed in terms of practical day-to-day value.

Usually the benefits of meeting standards are fairly intangible, and are measured in abstracts like response times and staffing levels, with very little impact to the community as a whole. Recently, however, we have received many calls regarding a very real result of meeting standards: annual savings on insurance premiums.

The ISO is an organization that grades fire departments (among other things) across the country. Grading is completed according to their Public Protection Classification program, based upon nationwide fire department and fire loss data. Their grades are then passed along to insurance companies who commonly use that information to help determine both commercial and residential insurance premiums. ISO typically assesses fire departments every ten years, and provide a grade from 1 (the best) to 10 (the worst). Fire Departments are graded against three main criteria: answering fire alarms, staffing and equipment, and water supply.

In Beavercreek, the Fire Department is only responsible for staffing and equipment portion of the ISO grade. Fire alarms, and all other emergencies, are answered by the Beavercreek City Dispatch Center or the Greene County Sheriff's Office. The water supply in Beavercreek, including fire hydrants, is owned and managed by the Greene County Sanitary Engineering Department. All of these agencies are evaluated with the Fire Department to determine Beavercreek's ISO score.

The Fire Department is graded based upon several criteria. Engine companies are graded based upon the number of fire engines, reserve engines, pump capacity and equipment carried. Ladder companies are graded based upon number of ladders and reserve ladders, as well as equipment carried. Distribution, or location of fire stations, is also graded. The single most important factor however is staffing-the number of

personnel available to respond to emergencies. This was Beaver Creek's lowest score during its last grading in 1997, with only 6.67 of 15 points awarded.

Prior to 1997, the Beaver Creek Township Fire Department had a split grade 6/9/10. After our grading in 1997, we improved to 3/9/10. Our score of a three places Beaver Creek Township Fire Department in the top five percent rated fire departments in the State of Ohio. Contrary to some recent, incorrect rumors, our ISO score has not yet been lowered as a result of the levy's failure. So what does this mean to a homeowner (it's different for businesses)?

- ISO 3: If your home is located within 6 road miles of a fire station and 1000 feet of a fire hydrant, your insurance premium should be based upon a score of 3.
- ISO 9: If your home is located within 6 road miles of a fire station, but more than 1000 feet of a fire hydrant, your insurance premium should be based upon a score of 9.
- ISO 10: If your home is located more than 6 road miles from a fire station, regardless of the distance to a fire hydrant, your insurance premium should be based upon a score of 10.

The tangible impact to you is savings on your annual insurance premium. The difference between insurance figured on an ISO 3 and ISO 9 can be as much as \$1000 annually, depending upon your insurance provider. Additionally, the intangible benefits remain: a fire department with adequate equipment and staffing to respond to emergencies within the community. We are committed to continue improving our operations for the best benefit to you, our customer.

For more information regarding the ISO Public Protection Classification program, please visit their website at [www.beavercreekfire.com](#) and the Beaver Creek Township Fire Department, please check here: [Beaver Creek Township Fire Department ISO](#).