



# Alton emergency personnel efforts result in lower property insurance premiums

by The City of Alton  
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The City of Alton is pleased to announce that it has lowered its Insurance Service Office (ISO) Public Protection Classification (PPC) to a Class 2. Through collaborative efforts from the Alton Fire Department, Alton Police Department 911 Dispatch Center, and Illinois-American Water Company; residential and commercial property owners may enjoy lower property insurance premiums. ISO grades a community's public fire protection by evaluating fire department operations, 911 alarm dispatching, and water supply. The grading scale ranges from 1 being the best protection to 10 being the worst protection. The weight of the grade is based upon fire department operations at 50%, water supply at 40%, and dispatching at 10%.

This is the first time ever that the City of Alton has achieved the Class 2 grade. Of the 2,517 Fire Departments graded in Illinois only 63 have achieved a Class 2. Across the United States 49,010 fire departments are graded and only 751 have achieved a Class 2. ISO typically grades fire departments every 10 years, but Fire Chief Bernie Sebold requested that the department get graded twice in the last two years. In 2013 the fire department improved from a grade of 4 to a 3 and then utilizing the recommendations made in that report, improved from a 3 to a 2 at the end of 2014. "As Fire Chief, I must continuously evaluate our operation so that we can best meet the needs of the people we

serve; the ISO evaluation is one of the many tools that I use to assist in accomplishing this task”, said Fire Chief Sebold.

Just a few of the changes implemented were to have the East Alton Fire Department respond to structure fires in Alton to provide a third pumper company, and administering a more in-depth public safety inspection of buildings with fixed fire protection systems like alarms and fire sprinklers. Additionally, the fire department worked closely with the Illinois- American Water Company Operations Superintendent Karen Cooper to identify areas in the City that needed additional fire hydrants, as well as starting a fire hydrant color coding system so that firefighters are able to know how many gallons of water per minute are available from the fire hydrant for fighting fires.

ISO’s PPC program plays an important role in the underwriting process at insurance companies. Most underwriters use the ISO grade as a component in their decision matrix for which buildings to insure and how much the coverage will cost the property owner.

Mayor Brant Walker, the City Council and the employees of the City of Alton are dedicated to the safety of their stakeholders and are excited that this ISO Class 2 grade may result in monetary savings for the citizens, and business owners through reduced property insurance premiums. They encourage all property owners to contact their insurance companies to see if the Class 2 grade will lower their property insurance rates.

“This rating places the Alton Fire Department in rare company as part of only 2% of fire departments in the entire United States to receive an ISO rating of 2,” said Mayor Brant Walker. “I commend the work of Chief Sebold and congratulate the entire Alton Fire Department for this important designation.”