

level of protection, the less likely an insurance company will have to reimburse a claim for fire damage. The fewer number of claims, the lower the cost for the insurance provider. Of course fire protection can work the opposite way. A sub-par fire department or district will have the potential to experience more fire losses. More fire losses means more insurance claims filed. In order to make costs meet, the insurance companies raise the premiums you pay. ISO gives a ranking of 1 to 10, with 1 being the best and 10 being no protection at all.

This year, the Bensenville Fire Protection District underwent a re-evaluation of the Department's Insurance Service Office (ISO) fire rating. The purpose of the re-evaluation is to rate the effectiveness of fire agencies to respond to and suppress fires. The fire insurance premiums of residential and commercial properties are based on the rating determined by ISO. The District's rating improved from a Class 4 to a Class 2 (on a 10 point scale as shown in the graph below with a rating of 1 being the best). As a result of the improved rating, the Bensenville Fire Protection District is among the top 2% of the fire departments and fire protection district in the United States. For more information please visit www.isomitigation.com. Please check with your insurance agencies to see if there is a cost savings as a result of the improved rating.

DISTRIBUTION OF PUBLIC PROTECTION CLASSIFICATION NUMBERS

The 2014 published countrywide distribution of communities by the Public Protection Classification number is as follows:



THANK YOU FOR THE TIME TO LET THE FIRE DISTRICT PRESENT ANSWERS TO SOME OF THE MORE COMMONLY ASKED QUESTIONS. SHOULD YOU HAVE ADDITIONAL QUESTIONS, PLEASE CONTACT ME AT MY DIRECT OFFICE PHONE NUMBER: 630.594.1184.

REMEMBER BE SAFE OUT THERE!

Michael F. Spain, Fire Chief, Bensenville Fire Protection District

