



## Fire department rating a benefit for county homeowners

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### It could lower insurance rates

The county's fire department received a favorable rating from the Insurance Services Office, which will mean homeowners can see a discount on their insurance rates.

According to ISO, employees review information given to them about a community's ability to reduce structure fires. From data obtained by the agency, they issued a ranking — usually on a scale from 1-10, with 10 being the worst and 1 the best — to see if the fire department is equipped to handle fires.

In an interview with Marion County Fire Rescue officials recently, they said the ISO survey was done in mid-October 2017 during the aftermath of Hurricane Irma.

Several months before the process, fire officials began preparing for the occasion by gathering all the necessary data — such as reports, charts, graphs and maps — electronically so it would be made available to ISO personnel once they arrived.

Fire Marshal Ken McCann said the ISO officials looked at training and maintenance records, as well as shift rosters. McCann said the reviewers inspected fire stations and their equipment, and also tested about 200 fire hydrants to verify flow capacity because they wanted to see if information provided to them was accurate. McCann said ISO officials selected the fire hydrants for testing.

McCann said the process was completed the first week in December and fire officials submitted their information.

In June, fire officials received the results, and it was a three.

Fire Chief James Banta was proud of the achievement, calling it “a testament to the men and women” of the department. Banta said the lower the rating, the lower the premium.

With them receiving a three, or 79.36, a two would be 80, fire officials said. In the last survey, they were given a four. Prior to the last survey, fire officials said ISO employees rated the department individually, instead of one entity.

Both Banta and McCann said while the next evaluation is not expected to be for several years, they want to start working on improving their ratings.

“We will sit down and analyze this rating to see what steps we can make to improve,” McCann said.

For homeowners, fire officials said they will provide verification letters to them after Sept. 1.

County Commissioner Jeff Gold, a retired sheriff's deputy and former firefighter, said this is the best rating he has ever seen in Marion County. He said when he was a firefighter, the ratings were “hovering just under 10.” He added “we were lucky to get one or two firefighters to take a fire truck to a house fire, and our response times were well over 30 minutes to medical calls in many areas.”

“We have a professional fire department with one of the highest ISO ratings for a rural area, great equipment, good response times, and the best trained and capable firefighters in the state, if not the entire country,” Gold said.

Gold said having a low ISO rating means more businesses will be attracted to the area and it will help homeowners and make everyone safer.

County Chair Kathy Bryant said “we’re excited to share with Marion County citizens our recent improvement in our ISO ratings as it should have a direct financial benefit for every homeowner in Marion County.”

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