NEW ISO RATING RELEASED FOR CLAY FIRE –
ENTIRE SERVICE AREA IMPROVES TO ISO CLASS 2 RATING

GRANGER, IN — Fire Chief Timm Schabbel announced today that the communities served by Clay Fire—including Clay, German, and Harris Townships, as well as the Towns of Roseland and Indian Village—have received the results of the agency’s latest Public Protection Classification (PPC) evaluation from the Insurance Services Office, Inc. (ISO). Chief Schabbel proudly revealed that the entire service area for Clay Fire has received an upgraded score to an ISO Class 2 rating.

This new rating may result in a significant decrease of annual insurance premiums within the Clay Fire service area. Residential and commercial property owners within Clay, German and Harris Townships are encouraged to contact their insurance providers to inquire if their premiums will be impacted by the improved classification rating. The new ISO Class 2 rating—which includes the entire Clay Fire service area—will go into effect on October 1, 2016.

According to Fire Chief Timm Schabbel, “This improved ISO rating is yet another reflection of Clay Fire’s commitment to provide the highest quality public safety services to the citizens of our community. This improved rating would not be possible without the dedicated members of Clay Fire who perform outstanding work each and every day.”

Clay Fire is now one of only seven communities in the state of Indiana, including Indianapolis, to achieve a Class 2 rating. The ISO rating in the City of South Bend was also recently upgraded to a Class 2, which went into effect on August 1, 2016. Presently, there are no ISO Class 1 rated...
communities in the state of Indiana. The ISO rates more than 48,000 fire departments nationwide. Less than 2% of all fire departments achieve such an exceptional rating.

This improved rating represents another significant milestone for Clay Fire. In 2004, the agency was the first fire department in the state of Indiana to achieve “Internationally Accredited Agency” status by the Commission on Fire Accreditation International (CFAI), and remains one of only four accredited departments within the state of Indiana.

ISO collects information on communities and analyzes the data using its Fire Suppression Rating Schedule. This Fire Suppression Rating Schedule evaluates four primary categories of fire suppression – fire department, emergency communications, water supply, and community risk reduction. Class 1 generally represents superior fire protection, and class 10 indicates that the area’s fire-suppression program doesn’t meet ISO’s minimum standards. ISO’s Public Protection Classification can play an important part in an insurer’s decision when underwriting property insurance. The new ISO PPC for Clay Fire will be effective October 1, 2016.

This improved rating is the result of the first ISO review since the amalgamation of the Clay, German, and Harris Township Fire Departments into the Clay Fire Territory. Chief Schabbel stated, “This improved ISO rating serves as yet another example of the benefits which were achieved by merging these three agencies into one. Many of the value-added programs in place today would not have been possible without the unification of these three fire departments.”

The assessment for the fire department component, which accounts for half of the overall rating, was improved by over 55% since the last review in 2003. In addition, the Community Risk Reduction Division—which provides public education, fire inspections, and fire investigations—received nearly all of the possible points available in that category. Chief Schabbel credits the fire department’s effort of becoming an internationally accredited fire department as a significant contributor used to identify, track, and document the improvements within the agency.

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