Frankton Volunteer Fire Department, Inc

"Proudly Serving the Town of Frankton, Lafayette Township and Jackson Township"

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PRESS RELEASE

March 3, 2012… Frankton, Indiana

FRANKTON FIRE DEPARTMENT EARNS IMPROVED FIRE PROTECTION RATING; PROPERTY OWNERS SHOULD SEE LOWER INSURANCE RATES

The Frankton Volunteer Fire Department has recently undergone an insurance (ISO) rating evaluation. ISO, a Verisk Analytics Company formerly known as Insurance Services Office, is an independent organization that rates a fire department's ability to protect its constituents against fire. The department's last rating was performed in 2000. ISO uses a rating scale, from 1 to 10, when determining the effectiveness of the overall fire protection in a community. Smaller numbers result in better insurance rates for our business owners and residents and show the community that they have better fire protection.

The ISO rating that was in effect until recently was a 6 in areas within the Town of Frankton with fire hydrants and a 9 in Lafayette Township as well as areas not within 1000 Feet of a fire hydrant in the Town. After the department's evaluation process, the FVFD improved our ratings to a 5 in areas that are within 5 road miles of a fire station (either Lafayette Township or Town of Frankton stations) and 1000 feet of a fire hydrant and an 8b within areas that are not protected with fire hydrants. The new 5 rating also applies to the areas covered by the newly installed fire hydrants on County Road 50 W and County Road 375 N as well as the existing Lafayette Township areas with hydrants along CR 300 N and CR 200 N or Cross Street.

This new rating took place on February 1, 2012, and your insurance company could begin to recognize the new rating at any time. If you are renewing your policy, ask your agent to recognize this new rating as it may save you money on your insurance premiums.

Here's how the review process works, according to the ISO:

Fire alarms: 10 percent of the overall grading is based on how well the fire department receives fire alarms and dispatches its fire-fighting resources. Field representatives evaluate the communications center, the number of operators at the center and the listing of emergency numbers in the telephone book. Field representatives also look at the dispatch circuits and how the center notifies firefighters about the location of the emergency.

Fire Department: 50 percent of the overall grading is based on the number of engine companies and the amount of water a community needs to fight a fire. ISO reviews the distribution of fire stations throughout the area and checks that the fire department tests its pumps regularly and inventories each apparatus's nozzles, hoses, breathing apparatus and other equipment.

ISO also reviews the fire department's records to determine:

· Type and extent of training provided to fire-company personnel

· Number of people who participate in training

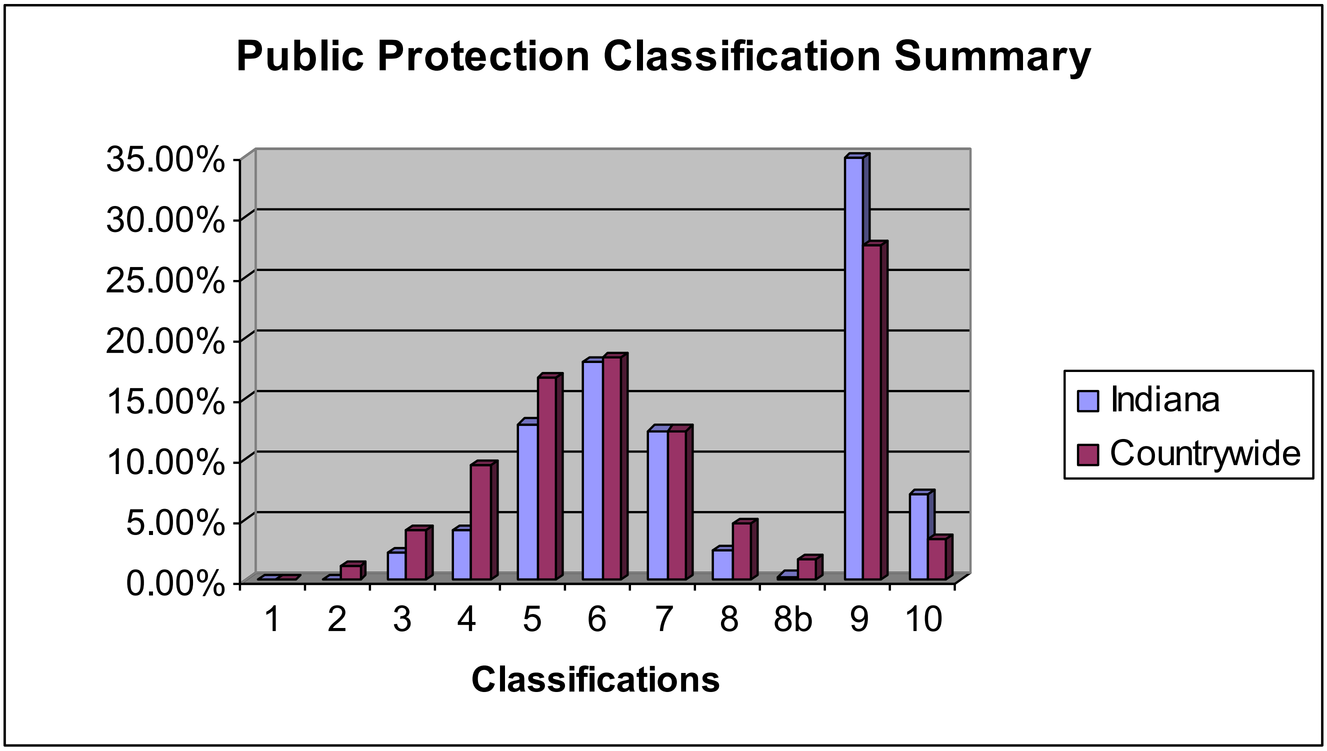
· Firefighter response to emergencies (number of properly trained firefighters responding)

· Maintenance and testing of the fire department's equipment

Water supply: 40 percent of the grading is based on the community's water supply, specifically whether the community has sufficient water supply for firefighting beyond daily maximum consumption. During an ISO review, its team checks all components of the water supply system, including pumps, storage and filtration. They check the distribution and location of fire hydrants and the rate of water flow provided by water mains

Impact: Because actual insurance premiums are based on a number of factors and vary greatly between the different insurance agencies, actual insurance savings are unknown and will vary from policy to policy. Most insurance companies take into consideration many factors including PPC Rating, Construction Type, Age of the Home and Claim History, so it is recommend that each homeowner contact their insurance agent to determine the actual cost savings possible in your policy.

For more information on the ISO Rating Process go to www.isomitigation.com.



Public Protection Classification Summary
35.00%
30.00%
25.00%
20.00%
15.00%
10.00%
5.00%
0.00%
1
2
3
4
5
6
7
8
8b
9
10
Classifications
Indiana
Countrywide