



City of Crosslake, Minnesota
FIRE DEPARTMENT

Memo

August 14, 2017

The Honorable Mayor, Council Members:

The Crosslake Fire Department is proud to report that the Insurance Service Office (ISO) has upgraded its protection rating of the area served by the Fire Department effective November 1, 2017.

ISO, through its Public Protection Classification Program (PPC), issues ratings to Fire Departments throughout the country based on the effectiveness of their protection services.

The ISO rating is a numerical grading system which is one of the primary elements used by the insurance industry to develop premium rates for residential and commercial businesses. It analyzes data using a Fire Suppression Rating Schedule (FSRS) and then assigns a Public Protection Classification from 1 to 10, with 1 being the best.

ISO has rated the area covered by the Crosslake Fire Department a **Class 6/10**. The previous rating was a 7/10. The Rating of **Class 6** applies to the properties within 5 road miles of the Fire Station located at 37028 County Road 66. The Rating of **Class 10** applies to the properties that are beyond 5 road miles of the Fire Station located at 37028 County Road 66.

Factors that helped improve the rating include; Updated Equipment, Testing and Maintenance of Equipment, Increased Record Keeping, Staff Training, and Dispatch Efficiency. One area that can still improve is water supply.

An improved ISO Rating can result in lowered premiums for home, property, and commercial building insurance. Reductions will be dependent on several other variables and will vary by insurance company. Please contact your insurance carrier to see if the change to an ISO Class 6 reduces your premiums.

Let me know if you have any questions,

Chip Lohmiller
Fire Chief
Crosslake Fire Department
Chief1@crosslake.net