

Revised 12/4/2018

This past year the Northmoreland Twp. Vol. Fire Co. took on the challenge to improve the fire protection rating through the Insurance Service Office (ISO), for both of our townships that we provide fire protection to (Northmoreland and Franklin Twps.). Currently, both Northmoreland and Franklin Twps. carry a Class 9 / 10 Rating.

The ISO Rating of a Class 10 area signifies that residences that live outside of 5 miles from the Primary Fire Station would receive a Class 10 Rating. Realistically, a Class 10 relates to having no or little fire protection, thus resulting in higher homeowners fire insurance premiums.

A Class 9 area signifies that the residence is within 5 miles of the primary fire station. This will result in a small amount of savings in homeowners fire insurance premiums and show that there is some type of fire protection provided.

These two ratings are very common in rural settings with no municipal water system, long travel distances, lack of resources, etc. These two ratings have been in effect for both Northmoreland and Franklin Twps. since the beginning of both the Franklin Twp. Fire Co. and the Northmoreland Twp. Vol. Fire Co. and have never been attempted to be changed until now.

When Northmoreland Twp. Vol. Fire Co. contracted with Franklin Twp. to provide primary fire coverage to the entire township, one of our goals was to improve the ISO Rating for both municipalities. This improvement would qualify on a national rating system showing the improved services that we provide are far more substantial than that of other rural fire companies and their ratings.

After months of preparation, ISO conducted site visits, reviewed records and completed the auditing process and evaluation of our emergency services delivery system. We were awarded a change in the ISO Rating to a Class 8B / 10 and will become the "NORTHMORELAND FIRE PROTECTION DISTRICT" as of January 1, 2019.

The Northmoreland Fire Protection District is a geographical area encompassing all of Northmoreland and Franklin Twps. All of the Northmoreland Twp. and Franklin Twp. residences have had an improvement in the rating schedule to a Class 8B. The reason that the rating schedule shows Class 8B / 10, is if we discontinue the response from our Automatic Aid Companies (which is not being considered), then and only then would the ratings revert to a Class 10. Should either of the Automatic Aid companies eliminate themselves from providing Automatic Aid, there are alternates that will backfill their response that are still within the 5 mile travel distance, thus continuing the Class 8B classification.

With the Class 8B Rating, this improvement shows the improved and more substantial fire protection service that is provided to both of the townships by the Northmoreland Twp. Vol. Fire Co. Every homeowner will need to verify and confirm with their homeowners insurance after January 1, 2019, that they have the "Northmoreland Fire Protection District" listed as the fire company providing coverage. This will show a savings to each homeowners insurance policy that reside in the 8B Rating area.

The only downside to this improved rating is a reduction in the Foreign Fire Insurance Fund that is distributed annually to each municipality that is then forwarded to the fire company that provides the coverage. We feel that our reduction in revenue for safety related purchases is outweighed by the savings that each residence will incur on their homeowners insurance premium. In the age of increased costs for almost everything, it is heartwarming to know that a community service (such as our fire company) can have an effect on every home by improving our services and reducing your premium costs.

We would like to thank the Supervisors of both townships for the assistance they have given us in obtaining this significant improvement in fire protection to the townships and their continued commitment to public safety.

Should any resident have questions regarding this change, they are welcome to contact me directly. I will attempt to answer any questions they may have. We will also conduct some type of mailer and social media announcement in the near future to alert residents of the change.

We are proud to say that our hard work and dedication has made an impact that can be seen for years to come.

Regards,

Chuck Story, Fire Chief

and the Membership and Officers of the Northmoreland Twp. Vol. Fire Co.