

***Town of Weymouth  
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# Press Release

For Immediate Release – August 3, 2016

## **Fire Department receives high rating from independent evaluator for structural fire suppression delivery system and community protection capabilities**

*New rating could help lower fire insurance premiums for homeowners and businesses in Weymouth.*

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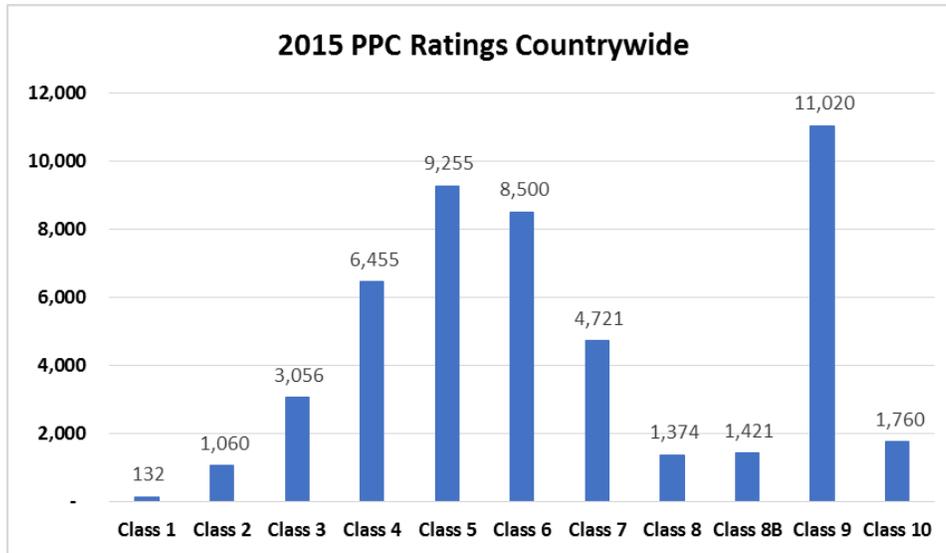
Weymouth, MA – The Weymouth Fire Department received high marks in a recent evaluation of its structural fire suppression delivery system by the independent evaluator ISO – a company that collects and evaluates information about fire protection services nationwide. Since most insurance companies use ISO ratings to help underwrite and calculate local premiums for residential, commercial, and industrial properties, communities that score well with ISO can often see reductions in premiums.

ISO is an independent company that serves insurance companies, communities, fire departments, insurance regulators, and others by providing information about risk. Data collected by ISO is analyzed using a Fire Suppression Rating Schedule (FSRS), which recognizes only those fire protection features that relate to suppression of first alarm structural fires. After evaluating a community's data, ISO assigns a Public Protection Classification (PPC), or a number from 1 to 10. Class 1 represents an exemplary fire suppression program, and Class 10 indicates that a community's program does not meet ISO's minimum criteria.

The Weymouth Fire Department earned a Class 2 rating from ISO with a score of 80.41 out of a possible 105.5. This score is about 20 points higher than the Department's previous rating from October of 2006, which was 64.71 out of 100, or a Class 4. ISO has evaluated and classified over 48,000 fire protection areas across the United States using

its FSRS. A Class 2 rating places Weymouth in the top 2% among these areas. A Class 1 rating has been awarded to only 132 communities nationwide, which is less than 0.03% of all communities rated.

**Figure 1**



“Providing the highest level of service and commitment to the citizens we serve has always been a top priority for the Town and the Weymouth Fire Department,” **said Fire Chief Keith Stark**. “This increase in rating not only demonstrates our commitment to our residents but also recognizes our excellence. Over the last several years, the staff and members of the WFD have put in a tremendous amount of effort that has allowed us to maximize this return on the taxpayer’s investment.”

A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. Statistical data on insurance losses shows that there is a positive relationship between excellent fire protection and low fire losses. As a consequence, the PPC program plays an important role in the insurance underwriting process. Many insurance companies use the program’s information as part of their decision making when setting premiums for homeowners and commercial fire insurance. Although the underwriting process is complicated, the price of fire insurance in a community with a good PPC rating is usually lower than in a community with a poor PPC rating, assuming all other factors are equal.

“This Class 2 rating is an outstanding accomplishment for our Fire Department. Despite the fiscal constraints of recent years, the Department has managed to achieve and manage an excellent fire suppression program and successfully surpass its 2006 rating. This means better fire protection and lower premiums for everyone,” **said Mayor Robert Hedlund**. “It’s a great reward for our investment in firefighting services and a reminder that we must continue to invest.”

Mayor Hedlund recently secured \$650,000 in Free Cash with approval from the Town Council to purchase a new fire engine for the Weymouth Fire Department. This vehicle will replace an outdated 1986 Mack Engine.

ISO's PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system or program. Nor is it intended for determining compliance with state or local law. PPC surveys are conducted whenever it appears that there is a possibility of a rating change. As such, the PPC program provides important, up-to-date information about fire protection services throughout the country.

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