

CORVALLIS RURAL FIRE DISTRICT 2016 NEWSLETTER

BREAKING NEWS!!!!!! CORVALLIS RURAL FIRE DISTRICT (CRFD) OBTAINS IMPROVED INSURANCE RATING, GOING FROM ISO CLASS 5 TO ISO CLASS 3. HOME OWNERS AND COMMERCIAL INSURANCE POLICY HOLDERS SHOULD SEE REDUCED INSURANCE PREMIUMS.

WHO RATES FIRE DEPARTMENTS?

ISO (Insurance Service Office) rates all fire departments in the United States. The scale goes from 1 to 10 with a 1 being the best and a 10 being the worst. We have held a class 5 ISO rating for many years which put us in the top 31% of Fire Departments in Montana. We are proud to announce that our ISO rating is now a class 3 which puts the Corvallis Rural Fire District in the top 2% of Fire Service providers in Montana. This ISO rating was achieved by years of hard work that has been done by a very dedicated team of volunteers.

KEYS TO ACHIEVING OUR CLASS 3 ISO RATING

ISO has built a system that evaluates Fire Departments in their ability to provide the personnel, training, apparatus, water, and communications necessary to fight structure fires. The following are just a few of the items that helped to improve our insurance rating.

Our Personnel- We currently have 55 volunteers that have a wide variety of capabilities in emergency services. The dedication of the volunteer men and women in our district is our most important resource and a huge part of our obtaining an improved ISO rating.

Training- The completion of our training center in 2013 has greatly improved our ability to provide valuable training to volunteers. Corvallis volunteers log well over 15,000 hours of service and training annually.

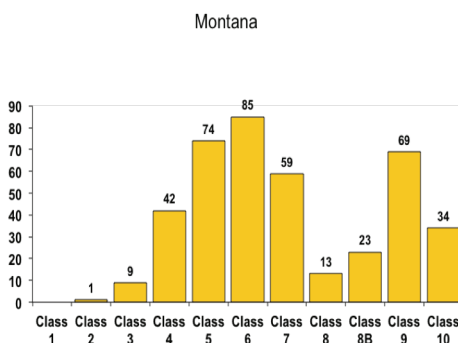
Water- the CRFD has always made a priority of water supply for structure fires. We have built a hydrant system in town to protect our schools, added Water tenders to the fleet, and put fill sites in strategic locations.

Automatic Aid Agreements- the CRFD has worked with all neighboring Fire Departments to have automatic aid to all structure fires. This gives us increased personnel and equipment to attack structure fires. We have three agreements completed now. There are no structures in the CRFD that don't receive the benefits of Automatic Aid.

INSURANCE RATE SAVINGS PROCESS

First you need to confirm that you are in the Corvallis Rural Fire District. Please go to our website, corvallisfire.com to confirm who your Fire District is. You can also find this information on your property tax statement. The CRFD is the provider for all Corvallis addresses, many Hamilton addresses, and some Victor addresses.

Once you have confirmed that you are in the CRFD you should get the reduced premium when your policy renews. Due to the ISO process, the class 3 rating may not show up in the system until February 1st. It is a good idea to contact your insurance agent and start the discussion. The savings may vary from one insurance company to another so renewal time may be a good time to shop around.



of Departments per ISO Class