



Communications Department

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City of Jonesboro receives top ISO rating

About 10 years' worth of efforts to upgrade fire prevention and protection in the City of Jonesboro have resulted in a Class 1 rating, the best assigned to fire protection districts by the Insurance Services Office. The city's rating has been Class 3 for about 20 years.

Jonesboro Mayor Harold Perrin received a letter Friday from Dominic Santanna, manager of the ISO National Processing Center in Mount Laurel, N.J., notifying him of the upgrade.

Of some 48,000 fire districts evaluated by the ISO, only two others in Arkansas, Searcy and West Memphis, have Class 1 ratings. Nationally, only 132 communities had the top rating in 2015.

"We are thrilled about this new rating," Perrin said. "It's the result of a lot of hard work by Fire Chief Kevin Miller, the entire Fire Department and City Water and Light."

The ISO rating system plays a significant part in the underwriting process at insurance companies. "In fact, most U.S. insurers, including the largest ones, use PPC [Public Protection Classification program] information as part of their decision-making when deciding what business to write, coverages to offer or prices to charge for personal or commercial property insurance," Santanna said in his letter.

Chief Miller pointed out that home owners may not see much, if any, reduction in their home owner's policy premiums as a result of this improved rating. "When you get down to classes 1, 2 and 3, there's very little change for home owners," he said. "It's geared mostly to industrial and commercial developments."

While the new rating goes into effect immediately, no changes should be expected for any customers until renewal time for policies.

Nevertheless, the Class 1 rating is a measuring stick that shows the Jonesboro Fire Department can provide better fire protection and prevention for everyone in the city limits.

The improvement is a reversal from the city's situation in 2006-07, when ISO notified then-Mayor Doug Formon that Jonesboro's rating would probably drop to Class 4 and that some parts of the city would drop to Class 9. Miller said that would have resulted in significantly higher insurance premiums for home owners and commercial entities.

"In the 1990s Jonesboro had a major annexation that basically doubled the size of the city almost overnight," he said. Ever since then, we've been playing catchup, and there has been lots of new residential and commercial development."

"Mayor Formon and the City Council, which then included Harold Perrin, made a commitment to upgrade services," he said.

That meant establishing two new stations with the requiring personnel to staff them, as well as the relocation of other stations to provide better coverage.

Moving certain stations allowed for better response time to areas that had been lacking, Miller said, and it also saved the cost of hiring additional personnel, which would have been necessary for each additional station. Getting the stations in the right places was needed to improve response times, critical in saving property and lives.

The chief said that an ISO inspection, which comes every three to four years, involves an evaluation in three basic areas:

1. The fire department operation (50 percent of the overall score);
2. The water system (40 percent); and
3. Emergency services (10 percent).

He praised especially the work of City Water and Light Co. officials in providing water supply mains where needed. "No matter how good your fire department is, you can't fight a fire without water," he noted.

Major equipment upgrades have also been made, and the Fire Department has made a concerted effort to improve fire prevention, especially with fire safety inspections, Miller said.

"The challenge now for us is to maintain the Class 1 rating as the city continues to grow," he said.

At a news conference Monday to announce the new rating, Mark Young, president and chief executive officer of the Jonesboro Regional Chamber of Commerce, said the Class 1 rating will be especially attractive to industries considering a Jonesboro location. That's always one of the first questions he is asked, he said.

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