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SFMD TO GO THROUGH COMPREHENSIVE TESTING PROCESS TO HELP LOWER HOMEOWNER INSURANCE RATES

It's not just about putting the 'wet stuff on the red stuff' anymore. Protecting our citizens from the dangers of fire and other hazards has become a much more complex process, and that is reflected to every home owner in the costs of their insurance coverage. The Insurance Services Offices (ISO) is a regulatory agency that determines how much you pay for this coverage through the Public Protection Classification program (PPC). The ISO reviews fire departments and districts across the nation, and then provides the community a rating, based on a scale from 1 to 10, with a 1 rating representing the very best fire protection possible, and a 10 meaning you have little to no fire coverage available whatsoever.

Currently, the communities covered by Superstition Fire & Medical District (SFMD) have an overall rating of a 3, which is better than 93% of our nation's approx. 49,000 fire departments. Comparatively, Mesa also has an ISO rating of 3, but Gilbert and Scottsdale have a rating of 4. With the testing scheduled to begin in October, SFMD hopes to attain a rating of 2, or even a 1 for their service area. Only one other community in Arizona has attained a rating of 1, and that is Sun City West. There are only 60 communities nationally that have a 1 rating. "This evaluation by ISO uses national standards in the PPC testing process which helps us in planning and budgeting for equipment and training. It also helps us identify risk factors and public education needs to help in fire and all-hazard mitigation, which means lower insurance rates in the community," stated Assistant Chief Mike Farber.

A community's investment into fire protection is reflected in many facets. Water distribution through public and private fire hydrant systems is still a major factor, as is number and locations of fire stations throughout the community. But the PPC process also takes into account the training hours your firefighters put in, and how robust the emergency communications system is, and they have also added Community Risk Reduction efforts to those items graded. The community risk reduction focuses on SFMD's ability to reduce fire losses through fire prevention activities, such as providing public fire safety education and fire investigation services.

With large residential areas still without fire hydrants, the fire district has had to overcome this with the use of water tender shuttles – the use of large water tanker trucks shuttling water to areas without fire hydrants. The water tender shuttle test involves a portable water tank (a drop-tank) that can be deployed in a few minutes and filled with water to then be pumped through a fire truck and out the fire hose, with the tank not running dry as the water tender trucks shuttle back and forth to the closest fire hydrant to refill and return to the drop-tank to unload again, and again, and again...

Since 1984, the fire district has been able to keep a lower ISO rating – hence lower insurance rates because of our water tender shuttle testing results. In the last ISO testing process in 2004, district personnel broke their own state record set in 1992 of 1900 gallons per minute (gpm), by pumping 2,200 gpm for 2 hours. Fire Chief Paul Bourgeois praised his personnel for their abilities, stating "Everyone should know your fire district employees are amazing and talented people who are dedicated to providing everyone the very best service AND in striving to do so while saving the taxpayer additional costs in insurance."

"This is a fantastic return on investment for our communities. The PPC process has a direct effect on fire loss, with statistical data bearing out the relationship between excellent fire protection and lower fire losses. This is both an incentive and a reward to the community for investing in the fire district," Bourgeois continued.

Since the last ISO grading in 2004, SFMD has added many new components to help them in the upcoming testing process. Two ladder trucks are now in service in the district along with two new water tenders, the newest holding 3,000 gallons of water. A fifth fire station has opened and 15 additional firefighters are on duty 24/7/365. Going forward, SFMD will be working diligently with the local water companies to get all their hydrant tops painted to indicate the water flow available at each one.

Much has changed since America's first Fire Marshal, Benjamin Franklin, formed bucket brigades and horses had to pull the manual hand-pumpers to the scene. SFMD, as a premier fire district, is committed to bringing the very best value and professionalism in fire, medical and life safety to the streets of our communities.

If you would like to know more about the SFMD, please visit our web site at www.sfmd.az.gov, or call our offices at 480-982-4440.

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