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Owosso Public Safety News Release

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The City of Owosso was recently informed that its public fire protection rating improved from a 5 to a 4. This upgrade was a result of a comprehensive inspection of the City's Fire and Water Departments, and the Shiawassee County Central Dispatch System. The inspection and resultant rating was performed by the Insurance Services Office (ISO), an independent third party organization that evaluates every fire protection district in the United States.

The public fire protection of a city, town or area is graded using ISO's Fire Suppression Rating Schedule (FSRS) to develop the community's classification. It is the countrywide classification system used by the ISO to reflect a community's local fire protection for property insurance rating purposes. The FSRS is used in all 50 states as an objective analysis of fire suppression features in a municipality, measuring major differences between cities and recognizing the suppression potential of those communities.

A community's investment in fire mitigation is a proven predictor in future losses, according to the rationale used by the ISO in its evaluation process. ISO classifies communities from 1 (the best) to 10 (the worst) based on how well they score on the FSRS, which grades such features as water distribution, fire department equipment and manpower and fire alarm facilities. As the ISO rating becomes lower, there is a noticeable reduction in the amount of fire insurance the homeowner/business owner will pay. For the exact figure, citizens should contact their insurance agent and ask for a comparison based on ISO ratings.

Recently, ISO began crediting departments for their community risk reduction programs, which Owosso Fire Department is a strong proponent of. Community risk reduction involves fire prevention/education programs, code enforcement programs and fire cause and origin investigation programs.

Aside from the reduction in the insurance premiums, the quest for a lower ISO rating enhances the City of Owosso's well-rounded professional fire department. Fire suppression, code enforcement, public education and training all operate in the team mode and the results are beneficial to the residents of Owosso both financially and through the services provided by the Owosso Fire Department.

By: Owosso Public Safety Chief Kevin Lenkart