

# **Lowering ISO in Arkansas Fire Depts.**

Putting money back in the pockets  
Arkansas Homeowners.

Fire Supply & Consulting  
David Steele

# Consultants Role

- Do initial survey of the fire district
- Sign a five year contract with Fire Dept.
- Survey County communications and equipment
- Map Fire District with water supply points
- Certify ponds and get easements signed
- Survey all structures to figure needed fire flow
- Inventory all trucks and equipment
- Organize all paper reports such as Run reports, training, pump test and hose test, hydrant test, truck weights, etc.

- Organize all paper reporting into a binder to be mailed to ISO.
- Represent fire department and answer questions the day of ISO grading
- Review grade sheet from ISO to suggest any further changes to be made to lower grade.
- Refile ISO if changes are made by department that can further lower grade within the 5 yrs.
- We also do certified water shuttle training classes with the department and all auto aide departments

# Choctaw Fire Department

- 900 homes
- 450 with Insurance
- Savings of \$ 1,000 per home
- Total Savings of \$ 450,000 per year
- Consulting cost 3-4% of the first year savings
- or 3 cents on the dollar.

# Van Buren Co.

## Insurance Cost Savings

Rural Only – Less City of Clinton(4) population

Population 14,747 \ 2.4 persons per household

6,145 households

Moving from a class 9 to a class 4 fire department

**\$ 1,909,866 per year savings**

50% homes with insurance

No businesses included

\$80,000 Brick/Frame Home

Farm Bureau Insurance

# Lincoln Co.

## Insurance Cost Savings

Rural Only – Less Star City(6) population

Population 11,663 \ 2.65 persons per household  
4,401 households

Moving from a class 9 to a class 4 fire department

**\$ 1,367,831 per year savings**

50% homes with insurance

No businesses included

\$80,000 Brick/Frame Home

Farm Bureau Insurance

# State Wide Savings

\$ 260,000,000

Per year