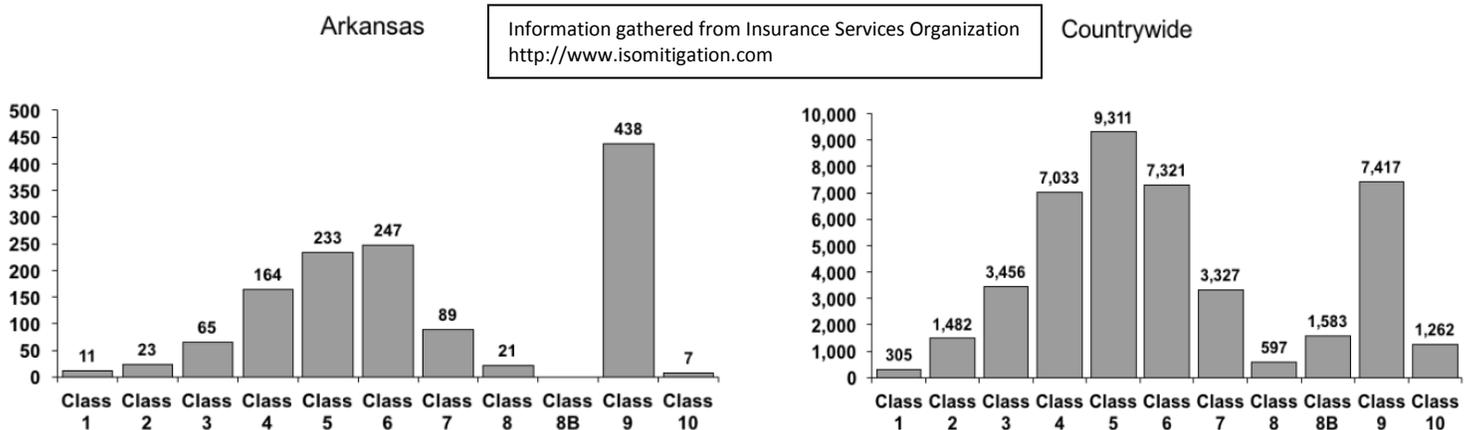


WHITE BLUFF – RYE HILL VOLUNTEER FIRE DEPARTMENT RECEIVES IMPROVED ISO FIRE CLASS RATING OF 4

It is with great pride to announce that the White Bluff-Rye Hill Volunteer Fire Department has received an improved rating to our "PPC" Public Protection Classification from the Insurance Services Organization "ISO."

Our rating has improved from our previous Class 5 to a **Class 4** and becomes effective August 1, 2018.

White Bluff-Rye Hill, Shadow Lake and a large portion of Jenny Lind residents and business owners may see reduced fire insurance premium costs due to this improved fire class rating. The Insurance Services Office (ISO), a national insurance industry risk rating and assessment service, has reclassified the White Bluff-Rye Hill Volunteer Fire Department Fire Class rating from Class 5 to Class 4. The ISO rating of a community affects the insurance premiums that policyholders pay for fire insurance on commercial and residential buildings. This new rating places our department in the top 21% of all (1,298 career, paid on-call, combo paid/volunteer and volunteer) fire departments in Arkansas and in the top 29% percent of all (43,000+ career, paid on-call, combo paid/volunteer and volunteer) fire departments in the United States.



ISO rates municipalities on a scale of 1 to 10. An ISO Class 10 rating is considered the least effective fire defense while an ISO class 1 rating is the most effective fire defense system from an insurance analysis perspective. Most fire insurance carriers, particularly those covering commercial properties, utilize ISO Class ratings in determining policy rates.

ISO came in and reviewed our volunteer fire department in November 2017, after we were assigned an additional fire coverage area by the Sebastian County Judge and Quorum Court. This area included a large portion of the Jenny Lind community and all of the Shadow Lake community that added approximately 669 more structures to our fire coverage area. Our department was assigned a third fire station to manage and respond from, that is located in the Jenny Lind community and ISO wanted to review our departments capabilities and that we would be able to continue as a Class 5 department within our original area, as well as be able to improve the rating in the Jenny Lind and Shadow Lake areas we now cover, from a Class 6 (previous rating before White Bluff-Rye Hill was assigned the areas) to the Class 5 that White Bluff – Rye Hill VFD had been assigned since 2013. The ISO reviews several primary areas in determining a community's rating – its fire department's resources, personnel and training, the public water system quality and capabilities, and the community's 911 emergency dispatch services. An achievement like this does not happen overnight. Rather, it results from consistent and committed leadership over many years involving a vast array of people on the fire department ranging from Executive Board Members, Fire Officers, Firefighters, and Ladies Auxiliary Members. The true dedication and commitment to the Fire Department's accreditation by our members, to improve and expand training, improve our record keeping, improvements to our water haul capabilities, the 911 dispatch system, as well as the capital improvements to the White Bluff-Rye Hill V.F.D.'s firefighting equipment, and the assistance of Sebastian County Judge and Quorum Court were all critical items in achieving the improved **ISO Class 4 certification**.

As stated above, the new rating takes effect on August 1, 2018. You may wish to call your insurance agent and discuss this letter and see if your home or business qualifies for an insurance premium reduction. We wish you the best and hope that your insurance company will recognize the major improvements we have made in our volunteer fire department to garner this improved PPC rating and in turn, reduce your premiums.

We want to THANK those members of the White Bluff-Rye Hill community who have and continue to help us out monetarily by paying their annual membership of \$35, plus a special thank you to all those who make additional donations to our department each year. These extra donations are what help us continue to make major improvements in our firefighting capabilities, and emergency medical services that we offer. Our volunteer fire department is made up of 100% volunteers and offer so much more than firefighting. Our department provides fire protection, emergency medical services, search and rescue, a junior firefighter program, fire prevention programs, and a ladies auxiliary that is second to none. We cannot keep improving our services, our stations and our equipment without your help. We hope that each of you will continue to support us through your memberships and your extra donations and think of us, when your insurance premiums are reduced, due to the fire departments hard work in improving our ISO PPC rating.

If you have any questions, please email us or feel free to contact one of the following: Email: whitebluffryehillfire@gmail.com



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