





MOKENA FIRE PROTECTION DISTRICT ISO CLASS 1

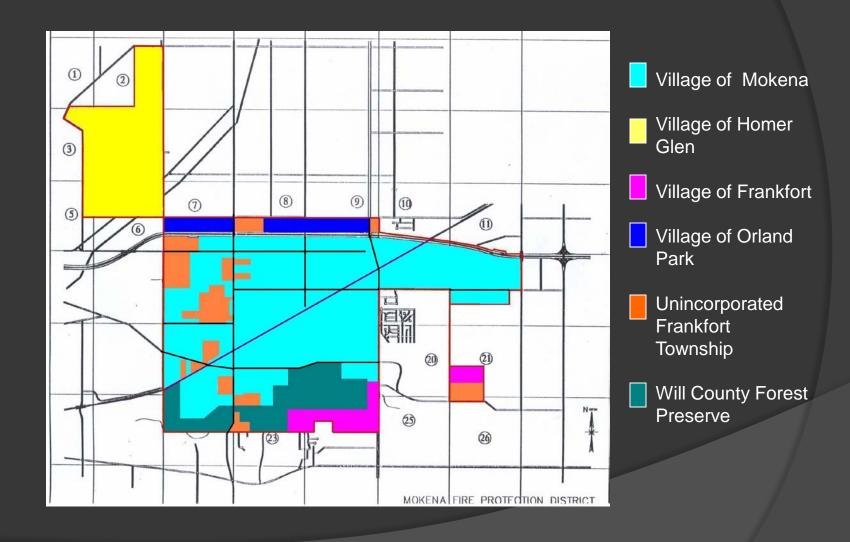
Overview

The Mokena Fire Protection District is an Internationally Accredited organization (one of only 192 Fire/Rescue agencies worldwide, and 13 in the state). The MFPD serves portions of Frankfort, Homer Glen, Mokena and Orland Park with a population of approximately 17,500 people over 12 ½ square miles.

The MFPD has 33 full time and 2 paid on call members who staff three fire stations, one ladder truck, three engines, one heavy rescue squad, three ALS ambulances, and one brush truck.

In 2013, the district responded to 2,339 calls.

Mokena Fire Protection District Village Boundaries Within District

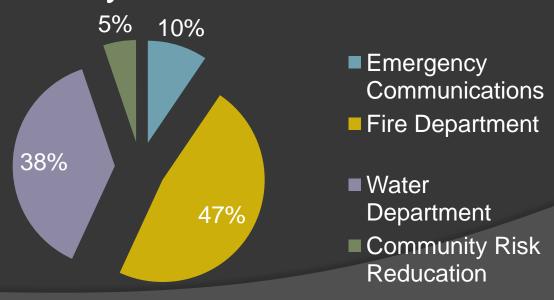


Background

- In response to a number of conflagrations across the country, in 1909 the National Board of Fire Underwriters (NBFU), the predecessor to the Insurance Services Office (ISO) began inspecting and grading fire departments.
- This program became ISO's Public Protection Classification, which provides insurance underwriters information about a community's fire protection.

What's Evaluated?

- Emergency Communications Systems
- Fire Department
- Water Supply
- Community Risk Reduction



Emergency Communications Systems (10 Points)

- The emergency reporting system
- The communications center, including the number of telecommunicators
- Computer-aided dispatch (CAD) facilities
- The dispatch circuits and how the center notifies firefighters about the location of the emergency

Fire Department (50 Points)



- Type and extent of training provided to fire company personnel
- Number of people who participate in training
- Firefighter response to emergencies
- Maintenance and testing of the fire department's equipment



Water Supply (40 Points)

- Water supply capacity
- Water supply system
- Fire hydrant inspections
- Fire hydrant flows
- Fire hydrant locations



Water Supply Infrastructure:

The importance of investment in critical capital programs





Water Storage

Fire Hydrant Program

Water Department Assistance

 The entire Orland Park Water
 Department was instrumental in achieving this goal

 Particular support was given by Doug Medland Community Risk Reduction (5.5 Points)

- fire prevention
- fire safety education
- fire investigation

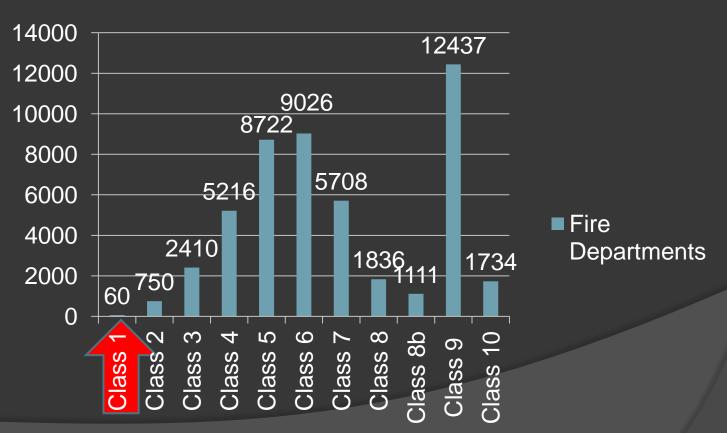




How Do We Compare?

Out of over 49,000 fire departments in the United States, only 60 have been classified an ISO Class 1.

Fire Departments



How Will This Effect Our Customers?

General guidelines to help you understand the benefits of improved PPC ratings for residents and businesses:

- PPC may affect the underwriting and pricing for a variety of personal and commercial insurance coverages, including homeowners, mobile home, fine arts floaters, and commercial property (including business interruption).
- Assuming all other factors are equal, the price of property insurance in a community with a good PPC is lower than in a community with a poor PPC.

Insurance companies — *not ISO* — establish the premiums they charge to policyholders. The methodology a company uses to calculate premiums for property insurance may depend on the company's fire loss experience, underwriting guidelines, and marketing strategy.