“Earlier this week, I shared good news with the Board of Selectmen, news that impacts each and every home and business owner in Acushnet.

“The Insurance Services Office (ISO) is an independent company that serves insurance companies by analyzing risk. The ISO conducts a survey of each community using a “Fire Suppression Rating” schedule that looks at emergency communications, water supply and the local fire department. This survey is used to assign a community a “Public Protection Classification”. The number used ranges from 1 (the best) to 10 (not the best). That number is then used by individual insurance companies to assist in determining the rates you pay for property insurance.

“The last ISO survey, conducted in 1999, resulted in Acushnet being assigned an ISO rating of 5 (placing us in the top 53% of communities nationwide). For a decade your home owners insurance was driven, in part, by that number.

“We have, as a town, made many enhancements in the last 10 years including improvements in our water distribution system (new water mains means more hydrants), a new police station with a communications system built to modern standards and a slew of improvements at the fire department including the purchase of our first ladder truck (for which we previously lost points) and the complete merger of Fire and EMS which resulted in cross trained personnel and shared apparatus.

“I asked the ISO to come back to Acushnet and take a look at what we have done. The result is a reduction in our classification to a 4 (placing us now in the top 30% of communities nationwide). In fact, we are only 1.42 points from being a 3. This reduction in rating will go into effect on December 1, 2019. It is unknown how individual insurance companies will use this change but one thing is for sure, it can’t hurt!

This reclassification success is the result of much work; by Boards of Selectmen, Finance Committees, departments and most importantly the voters of Town Meeting. We like to think we are headed in the right direction and it is gratifying when that is acknowledged.

The ISO provided us a detailed report which we will use as a roadmap moving forward. Our goal in the next five years (the time of our next survey) is to find at least 1.5 additional points and get us to a 3”.

Submitted by the Fire Chief/EMS Director, Kevin Gallagher