



NEWS RELEASE

Charter Township of Clinton • 40700 Romeo Plank Rd., Clinton Township, MI • 48038-2900
Phone 586-723-8045 • Fax 586-228-1770

Contacts: Robert Cannon, Supervisor, Clinton Township, 586-723-8090
Elizabeth Vogel, Deputy Supervisor, Clinton Township, 586-723-8092
Jim Perpich, Director, Community Relations, 586-723-8045

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FOR IMMEDIATE RELEASE

Property insurance rates in Clinton Township could go down

Rates affected by fire department's Public Protection Classification score

If you are a homeowner in Clinton Township, you might be in for lower property insurance rates thanks to a recent survey of the township's ability to suppress property damage, as the result of fire. The survey is part of the Public Protection Classification Program (PPC), which is based on an analysis of a community's overall fire protection capabilities.

The PPC surveys are conducted by the Insurance Services Office (ISO), a company headquartered in Jersey City, New Jersey. From the surveys, ISO collects statistical information and provides risk assessment scores that reflect municipal fire protection abilities in communities throughout the United States. The scores, or PPC designations, are on a scale from one to ten, with one being the best.

Clinton Township Fire Chief Tim Duncan gives credit to the entire fire department and rescue services staff for the township's improved score, which accounted for a designation change from 4 to 3. He added that the better score was only possible by the collective efforts of other departments within the township, and the township's Board of Trustees.

"The Department of Public Services Water and Sewer Division deserves a large part of the credit for the survey result, as our water system is top notch," he said. "Also, the assistance from our Building Department in maintaining properties throughout the township has been of great value, as was the changeover to Macomb County dispatching. The change proved to be a significant part of the improved rating."

Duncan said the Township Board of Trustees' belief in the fire department allowed for the hiring of the finest employees in the region, and made it possible to train and equip staff with the equipment necessary for them to do outstanding work on a daily basis.

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All-in-all, the new rating should help to lower insurance costs for both homeowners and businesses in Clinton Township. ISO's Public Protection Classification Program plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers use PPC information as part of their decision-making when deciding coverage and pricing for personal and commercial property insurance.

The Fire Department's PPC designation of 3 places the township in the top 90 percent of communities nationally. Fire Chief Duncan said the fire and rescue staff has already started the necessary changes to move towards lowering the rating again. "Our goal in the next year is to disseminate the information provided to us by ISO and implement the necessary improvements in order to seek a Class 2 PPC designation," he said.

The new PPC designation will take effect Sept. 1, 2018.

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