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Date: September 28, 2015  
For Immediate Release

City of New Bedford  
Jonathan F. Mitchell, Mayor

## P R E S S   R E L E A S E

### **Insurance Rating Group Upgrades City to Highest Level Possible, New Bedford 1 of 6 Communities in New England to Earn Class 1**

*In MA Only Boston & Cambridge Have Same Rating; Lower Insurance Premiums Expected*

**New Bedford, Massachusetts** –Mayor Jon Mitchell and New Bedford Fire Chief Michael Gomes announced today that the City of New Bedford has been evaluated by the insurance industry’s ratings firm and the City’s fire protection level has been upgraded to Class 1 from a Class 2 of ten levels. Insurance companies use this rating information to help establish fair premiums for fire insurance—generally offering lower premiums in communities with better fire protection services. The upgrade makes New Bedford just one of three municipalities in Massachusetts with the Class 1 rating; only Boston and Cambridge enjoy Class 1 status. New Bedford has never before attained a Class 1 designation

The classification by Insurance Services Office, Inc. (ISO), known as the Public Protection Classification (PPC) program, assesses the fire-protection efforts in a particular community. ISO evaluated the New Bedford Fire Department’s fire suppression capabilities and considered its personnel, equipment and training. In determining New Bedford’s rating, ISO also considered the City’s emergency communications system, water supply system and fire prevention efforts.

“Since I came into office, I pushed hard for city departments to modernize, professionalize and find new ways to take their game up a notch. Today’s recognition shows that our efforts are succeeding. Insurance companies will now weigh our new rating and we expect that it will translate into lower premiums for property owners” said Mayor Mitchell.

Over the past several years, Mayor Mitchell has prioritized the acquisition of new fire apparatus to improve the effectiveness of the Fire Department with two new engines added last year. The ISO change follows another ratings achievement, with the City of New Bedford’s municipal bond rating elevated in 2014 to AA- by Standard and Poor’s, the highest rating in the City’s modern history.

“Providing the highest level of service and commitment to the citizens we serve has always been a top priority for the City and the New Bedford Fire Department. This increase in rating not only demonstrates our commitment to our residents but also recognizes our excellence. Over the last

four years, the staff and members of the Nbfd have put in a tremendous amount of effort that has allowed us to maximize this return on the taxpayer's investment," said Chief Gomes.

### **About ISO Ratings**

ISO collects information on municipal fire-protection efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data using its Fire Suppression Rating Schedule (FSRS). The company then assigns a Public Protection Classification from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire-suppression program doesn't meet ISO's minimum criteria.

By classifying communities' ability to suppress fires, ISO helps the communities evaluate their public fire-protection services. The program provides an objective, countrywide standard that helps fire departments in planning and budgeting for facilities, equipment, and training. And by securing lower fire insurance premiums for communities with better public protection, the PPC program provides incentives and rewards for communities that choose to improve their firefighting services.

### **About ISO**

ISO is a leading source of information, products and services about property and liability risk. ISO provides statistical, actuarial, underwriting, claims, and related information and analyses to insurers, reinsurers, agents, insurance regulators, and other government agencies. For more information, visit the ISO mitigation website at [www.isomitigation.com](http://www.isomitigation.com).

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