



Frankfort Fire Department
Chief Matt Stidham

FOR IMMEDIATE RELEASE

Homeowners Reap Insurance Savings Thanks to Local Fire Department's Excellence

Frankfort, Indiana — August 2025— Homeowners in the Frankfort Fire Department coverage area are experiencing significant savings on their insurance premiums, thanks to the outstanding performance of the Frankfort Fire Department. The department's superior response times, advanced firefighting equipment, and rigorous training programs have led to a fire protection rating that directly benefits residents.

Insurance providers often assess premiums based on a community's fire protection services. The recent evaluation of the Frankfort Fire Department resulted in a category 4 protection class rating from the Insurance Services Office (ISO), reflecting the department's commitment to safety and efficiency. The ISO protection class rating scale ranges from 1 being the most protected all the way down to 10 representing a community not being protected at all. Using publicly available information such as the City's budget, property values, and average insurance rates the Frankfort Fire Department can state conservatively and with extreme confidence that citizens in our fire coverage territory save \$2,900,000 annually in insurance premiums because of the ISO protection class rating it has achieved. When that savings is measured against the department's annual operating budget it is easy to see that the Frankfort Fire Department annually produces an extraordinary return on investment that directly results in offering financial relief while enhancing peace of mind.

"Our dedicated team works tirelessly to ensure the safety of our community," said, Matt Stidham, Chief of Frankfort Fire Department, "We're proud that our efforts not only protect lives and property but also help reduce costs for our residents. It is important for the residents of our coverage area to know this information. We are asking the Frankfort City Council for staffing increases for budget years 2026 and 2027 so that we can safely staff the new station that the City of Frankfort decided to construct. In addition to the staffing providing for our safety and yours, it will also allow the residents of our coverage area to continue benefiting from the reduced insurance premiums they currently get. If we cannot safely and adequately staff the new station our ISO rating will most assuredly be reduced, and insurance rates will likely increase as a result. The increased insurance costs will far exceed the increase we are asking for in our annual budget."

Homeowners are encouraged to contact their insurance providers to learn how these ratings impact their premiums.

For more information about the Frankfort Fire Department and their services, please visit www.frankfort-in.gov or contact the department at 765-654-4329.

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