

All You Need to Know About I.S.O.

What is I.S.O.? ISO = [Insurance Services Office](#)

This office compiles information from the emergency service providers in your area and creates a rating system to assist insurance companies in calculating premiums. An area's scores are typically assigned by fire department districts. However, the score is determined from a combination of factors:

10% from 911, Dispatch, and Radio Communication

40% from Water Supply and Distribution

50% from the Fire Department's Equipment, Personnel, Training, and Response

How does the rating affect you?

The rating system assists insurance companies in calculating premiums, along with your house value, claim status, and personal electives. Each year as you renew your policies, the insurance company should check for changes and improvements in the area's rating. As a homeowner, you can also check to ensure you are receiving the correct classification.

How can you check your home's ISO rating?

Call your local fire department; we can provide you and/or your insurance company with the information. And you should follow up with your insurance company. We are able to map and measure the distance from your home to the nearest station and water source.

What does the rating number mean?

A **single digit rating** (example: Class 5) is given. All homes inside that fire district and within 5-road miles to the fire station will receive that class rating.

A **split digit rating** (example: Class 1/5) is given. Homes inside that district, within 5-road miles to the fire station, and within 1000ft to a water source will receive the first number. Homes within that district, within 5-road miles to the fire station, but more than 1000ft to a water source will receive the second rating.

*If the home is more than 5-road miles to a station: the home will receive a Class 10 rating.

What is the rating scale?

The ratings run from Class 1 to Class 10. The lower the rating, the better affect on your insurance.

What are the ratings in our areas?

Effingham County (10 stations) = 4/8B

Guyton (1 station) = 6/9

Rincon (2 stations) = 5/9

Springfield (1 station) = 6/9