

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.

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) = 4/4Y

What does the rating number mean?

Effingham County Fire Rescue Districts Only

Class 4: within 5 miles of a station and 1,000 ft from a certified water source

Class 4Y: within 5 miles of a station but beyond 1,000 ft from a certified water source

Class 10W: 5 to 7 miles from a station and within 1,000 ft from a certified water source

Class 10: beyond 5 miles from a station and beyond 1,000 ft from a certified water source

How can you check your home's ISO rating?

Call your local fire department. We are able to map and measure the distance from your home to the nearest station and water source.

*Note: fire districts do not follow zip codes or city limit boundaries

Contact Information

Effingham County & City of Springfield (912) 754-8888

Guyton (912) 772-5800

Rincon (912) 826-5022