

ISO RATING

An ISO Rating (Public Protection Classification - PPC) from the Insurance Services Office (ISO) is score (1-10) rating a community's fire protection, used by insurers to set property insurance rates, with Class 1 being best (lowest premiums) and Class 10 being no protection, based on water supply, emergency dispatch, and fire department quality.

What it is:

- A score assigned by the Insurance Services Office (ISO), an independent organization serving insurers.
- Measures a community's fire suppression capabilities for insurance purposes.

The Rating Scale (PPC):

- **Class 1:** Exemplary fire protection (best).
- **Class 10:** No recognized fire protection.
- Lower numbers mean better protection and often lower insurance premiums for homeowners and businesses.

Factors Considered (Fire Suppression Rating Schedule - FSRS):

1. **Fire Department (50%):** Staffing, training, equipment, distribution of fire stations.
2. **Water Supply (40%):** Hydrant availability, water main capacity, needed fire flow.
3. **Emergency Communications (10%):** Quality of 911 dispatch.
4. **Community Outreach (Bonus):** Fire prevention and safety programs.

Why it Matters:

- **Insurance Costs:** A better ISO rating (lower number) reduces risk, leading to lower homeowner/business insurance premiums.
- **Community Improvement:** Communities strive for higher ratings to attract lower insurance costs for residents

*The Hotchkiss Fire District achieved a significant improvement in their ISO rating, moving to an **ISO Class 5** (down from older Class 9 ratings) around July 2020, a change that helps lower fire insurance costs for businesses and residents in their area. (Note: ISO ratings range from 1 to 10, with Class 1 being the best, so a Class 5 is a strong rating)*