



DOUGLAS COUNTY FIRE DISTRICT No. 2

1290 NE Cedar Street, Roseburg, OR 97470

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www.dcfcd.org

ISO Ratings & Homeowner's Insurance Premiums

General Information Guide
GIG-1

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PURPOSE

The purpose of this publication is to assist the reader in understanding what the ISO rating is and how it affects homeowner's insurance premiums.

ISO Insurance Public Protection Classification

To help establish appropriate fire insurance premiums for residential and commercial properties, insurance companies rely on the information about a community's fire protection services provided by the Insurance Services Office, Inc. (ISO) through its Public Protection Classification (PPC) program.

ISO is an independent statistical, rating, and advisory organization that serves the property/casualty insurance industry. ISO collects information on a community's fire protection and analyzes the data using the Fire Suppression Rating Schedule (FSRS). ISO then assigns a Public Protection Classification from 1 to 10. Class 1 represents exemplary public fire protection and Class 10 indicates less than minimum recognized protection.

Insurers determine insurance premiums for commercial properties after analyzing construction type and materials; occupancy type hazards; available fire protection systems such as fire extinguishers and/or automatic fire sprinklers; and exposure to adjacent structures. For individual properties, either class rating or specific rating applies. Class rating groups similar types of buildings, such as small churches, schools, or motels. Specific rating includes an on-site survey and analysis for manufacturing buildings, sprinklered properties, buildings with specific hazards or processes, or other properties that do not meet the criteria for class rating. Both class rating and specific rating procedures consider Public Protection Classification at the property.

When compared to commercial properties, dwelling properties generally require less water and equipment to suppress a fire. Therefore, insurers group such properties by protection class to calculate property insurance premiums. For example, under ISO's homeowners program, one state's groupings may be Public Protection Classification Classes 1 to 6, Classes 7 and 8, Class 9, and Class 10. Each grouping would have a different premium. The groupings may vary from insurance company to insurance company.

Douglas County Fire District No.2 was re-evaluated in 2001, and was warded a “split” ISO Public Protection Classification. Class 4 for any properties within 1,000 feet of a fire hydrant; and Class 8B for any properties more than 1,000 feet from a hydrant, but within 5 road miles of a District fire station. Properties that are more than five road miles from a District fire station are Class 10.

This ratings apply to all areas currently served by the District including; the communities of Dixonville, Green, Melrose, Winchester, Wilbur, Garden Valley and Umpqua; and unincorporated areas of the City of Roseburg.

Services are provided from stations at the following strategic locations:

Headquarters – Roseburg	1290 NE Cedar Street, Roseburg, OR 97470
Station 1 – Dixonville	1400 Buckhorn Road, Roseburg, OR 97470
Station 2 – Green	4200 Carnes Road, Roseburg, OR 97471
Station 3 – Melrose	2830 Melrose Road, Roseburg, OR 97471
Station 4 – Winchester	6536 Old Highway 99 North, Roseburg, OR 97470
Station 5 – Garden Valley	6000 Garden Valley Road, Roseburg, OR 97471
Station 6 – Umpqua	125 Iverson Road, Umpqua, OR 97486

Need to know the distance between your property and the District fire station near you? Visit www.MapQuest.com to obtain total estimated travel time, total estimated distance, maps and more. Enter your property address in the box “Starting Location” and then enter the address of the District fire station near you on the box “Ending Location”, then click the “Get Directions” button.

For more information about ISO, visit there website at: www.iso.com, call ISO Customer Service at 1-800-888-4476 or your local ISO representative.

For more information on ISO’s Public Protection Classification ratings, call 1-800-444-4554, or read ISO’s PPC program: Helping to Build Effective Fire Protection Services,

Need a copy of the Fire Suppression Rating Schedule (FSRR)? Click the “Talk to ISO” button or call ISO Customer Service at 1800-888-4476.