

ISO Rating

9-1-21 UPDATE Our ISO Rating has IMPROVED to 4/5!

Green Country Fire District official **ISO rating is now a 4/5**. This is down from previous rating of 7/9 which is FANTASTIC! Improved rating was a result of lots of hard work and funds from tax millage that allowed for station expansion (includes new dispatch room), 80 foot communications tower, new firefighting gear (PPE), 2 updated engines, additional training etc.

There are two ratings based on where your property is located in relation to the nearest fire hydrant.

- If your property is located **within 1000 feet of a fire hydrant** your applicable **ISO rating is 4** (link below to download the letter).
- If your property is located **beyond 1000 feet of a fire hydrant** your applicable **ISO rating is 5** (link below to download the letter).

These ISO Letters can be sent to your homeowners insurance agent/company which may significantly reduce your homeowners premiums so please take the time to tell your insurance company about our new rating. Improving our ISO rating was a major goal listed in the reason's to pass the propositions converting our Fire Department to a Title 19 Fire District and WE DID IT! Be sure and let us know via non-emergency phone number or email us at greencountryvolunteerfd@gmail.com about any reduction in your premiums due to improved ISO rating.

ISO Rating for Fire Departments

ISO stands for Insurance Services Office (ISO), which is an independent, for profit organization. The ISO scores fire departments on how they are doing (responding to life safety and property issues) against its organization's standards to determine property insurance costs. The ISO organization conducts a field survey (often referred to as the Fire Suppression Rating Schedule Audit) and scores a department across four key areas that include the following:

- Communication Systems (how well the fire department receives and dispatches fire alarms)
- Fire Department (includes personnel, capabilities, training, equipment etc.)
- Water Supply (community overall water supply including fire hydrant inspections and flow testing). **This is where you as a resident in Green Country Fire District can help out.** If you do not have a fire hydrant within 1000 feet of your property, rally those affected near you to jointly contact the City of Sand Springs to install a hydrant (get on city council meeting agenda etc.). The significance is explained in last paragraph of this post. Let us know of your efforts and someone from GCFD will be happy to attend meetings (City, HOA etc.) with you.
- Community Risk Reduction

The rating earned on an audit is called the Public Protection Classification (PPC) and ranges from 1 to 10, 1 being the best and 10 the worst. The insurance industry uses the PPC rating as an assessment of risk in order to determine property insurance premiums for residential as well as commercial property owners located within a fire district. Simply put, a lower PPC rating can lead to lower property insurance premiums. Verisk (parent company of ISO) estimates 75% of insurance companies use ISO and the PPC rating program when determining their premium prices.

On March 5, 2021 GCFD had its ISO audit. At the time of the audit GCFD had a 7/9 rating. Rating of 7 for homes within 1000 feet of a fire hydrant and a rating of 9 for all others within 5 mile radius of our station. See 9-1-21 update above for new rating details.