

ISO Rating

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. Most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverages to offer, or prices to charge.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategy for personal or commercial property insurance.



The WSFR Fire District's ISO Rating is 2/10.

Nationwide, only 1,729 fire departments out of 39,850 have a Class 2 ISO rating.

General ISO Ratings Summary – Effective July 1, 2023

- ISO CLASS 2: Addresses that are within 1000 feet of a fire hydrant AND are within 5 road miles of a 24-hour staffed fire station.
- ISO CLASS 10W: Addresses that are within 1000 feet of a creditable water supply AND are within 5 to 7 road miles of a 24-hour staffed fire station.
- ISO CLASS 10: Addresses that are not within 1000 feet of a creditable water supply AND are greater than 5 road miles of a 24-hour staffed fire station.

Use the [ISO Map](#) to determine a property's ISO Class Rating.