



Did you know?

- Oklahoma has more than 1,600 fire districts
- ISO Classifications range from 1-10 with one being the best rating
- 52% of Oklahoma's fire districts have ISO ratings of 9 or 10
- Many fire districts could improve their ISO rating by:
 - Keeping better records
 - Conducting periodic tests of hoses, pumpers and ladders
 - Utilizing available automatic aid
- Over 90% of state land is protected by volunteer fire departments
- Improving your ISO rating can significantly lower insurance rates in your community



“ISO ratings can have a direct impact on home insurance rates. When ISO ratings improve, homeowners save money. That's why the partnership between the Oklahoma Insurance Department and local fire departments is so important.”

Insurance Commissioner
John D. Doak



is it time for an
ISO Review?

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Oklahoma Insurance Department

Is it time for an ISO Review?

The answer is probably YES. Due to improvements, many Insurance Services Office (ISO) ratings may actually be better than currently classified. An ISO review can lead to a better rating by recognizing your improvements. The Oklahoma Insurance Department (OID) and ISO are working in a collaborative effort to survey more communities. The OID is here to walk you through every step of an ISO review.

An improved ISO rating can:

1. Lower home insurance rates
2. Increase the safety of the community
3. Improve fire department capabilities
4. Identify areas for improvement
5. Promote economic development



- 1.** Does your ISO rating need to be changed in order to accurately reflect its abilities? Please answer the following questions.

yes	no	
<input type="checkbox"/>	<input type="checkbox"/>	Has it been more than 5 years since the department's last ISO review?
<input type="checkbox"/>	<input type="checkbox"/>	Has the department added personnel?
<input type="checkbox"/>	<input type="checkbox"/>	Has the department added more apparatus or upgraded equipment?
<input type="checkbox"/>	<input type="checkbox"/>	Have new water sources been added or existing water sources been improved?
<input type="checkbox"/>	<input type="checkbox"/>	Has the department established mutual aid or automatic aid with other departments?
<input type="checkbox"/>	<input type="checkbox"/>	Do at least 4 firefighters respond to every structure fire?

- 2.** Ensure that your station meets the minimum requirements for a class 9 department.

- All apparatus meets NFPA 1901 Standards and is housed in a heated building
- Equipment that includes a hose, nozzles, ladders, hand tools and fire extinguishers
- Records of firefighter training, apparatus maintenance, fire locations, dates, times, and number of responding members
- Maintain a current roster of fire department members

What is the Next Step?

- 3.** If you answered yes to at least three of the questions on the quiz and meet the minimum requirements for a Class 9 department, it is time to get an ISO review. We can help you understand the process. Please contact us for a pre-ISO review meeting.



For more information contact Kevin Stoneking, OID Fire Coordinator with the Oklahoma Insurance Department at

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