

What is ISO and how could it affect you?

ISO (Insurance Service Office) is an organization that provides statistical information on fire related risk to insurance companies. ISO plays an important role in the decision making affecting the underwriting and pricing of property insurance. According to the ISO, "assuming all other factors are equal, the pricing of property insurance in a community with a good PPC (Property Protection Classification) is lower than in a community with a poor PPC."

The Fort Myers Shores Fire Protection and Rescue Service District plays a key role in how the ISO affects individual homes and businesses. Your fire department is rated on numerous criteria. Some things that the ISO looks at are:

- The number of firefighters responding to emergencies
- Fire trucks and their equipment
- The response time for initial responding unit
- Training of personnel
- Maintenance testing for fire hydrants and fire hose
- The vicinity of fire stations to residential and commercial structures as well as the vicinity of fire hydrants to residential and commercial structures.

Our community has 2 ISO ratings. The current ISO rating of 3, applies to properties within 5 road miles of a recognized fire station and within 1,000 feet of a fire hydrant. The current ISO rating of 3W, applies to properties that are not within 5 road miles of a recognized fire station or are not within 1000 feet of a fire hydrant. This is the rating that causes your fire insurance costs to be higher.

To provide better response times to our District's outlying residents and businesses, a 2nd fire station at the entrance to River Hall is being planned by the District and would be very helpful. The District purchased the land for Station 2 in 2006 but has not had the funds to build the station, staff it properly, provide the needed tools and equipment, or be able to afford the recurring costs. Addressing these needs by building, equipping, and staffing the new Station 2 has the potential to improve the District's ISO rating and in turn many community members fire insurance costs could go down.

The District Board has adopted a resolution calling for an election on August 18, 2020, to approve a millage rate cap increase to generate additional District revenue to cover the cost of building and equipping the new Station 2 and to also cover the recurring cost of hiring new firefighters to staff the new Station 2.

For more information about the referendum, please visit www.fmsfd.org or call Station One at (239) 694-2833, ext. 1, and ask for Chief Chris Dowaliby.

SUPPORT YOUR FIREFIGHTERS. THE LIFE THEY SAVE MAY BE YOURS.