

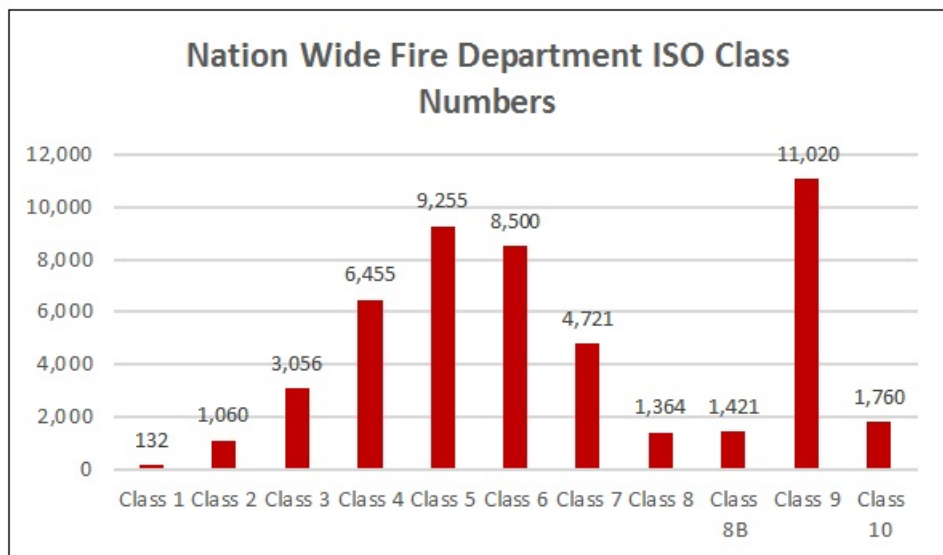
## **FIRE DEPARTMENT INSURANCE SERVICES OFFICE (ISO) CLASSIFICATION UPGRADED TO A CLASS TWO RATING**

The Insurance Services Office (ISO) is an organization that rates all fire departments across the country utilizing a standardized method to determine risk in the community. The information derived from the analysis is kept in a national database and provided to local insurance companies to help determine property insurance rates for the community. The ISO ratings are based on a Class 10 to a Class 1 scale. A Class 10 rating is given to a community having no fire protection meeting minimum ISO criteria for recognition, and a Class 1 rating is given to those communities having the absolute best fire protection. Your annual homeowners insurance rates and commercial rates are based on our fire department's ISO class rating.

There are three major areas that are put under scrutiny during an ISO review: Emergency Communications, the Fire Department itself, and our Water Supply system. The emergency communications area reviews the City's 911 capabilities with respect to reporting emergencies, the telecommunicator's training and abilities, and the actual dispatch center itself and relevant equipment. The Fire Department area reviews equipment capabilities, deployment analysis, community risk reduction, staffing levels, training programs, record keeping, and other operational considerations. The Water Supply area reviews our City's water distribution system (fire hydrants) and its capability to deliver large volumes of water, and the records for inspection and flow testing of hydrants.

The ISO reviewed our Fire Department in August of this year. The Fire Department has previously held a Class 3 rating. The results of the recent rating were released in December.

The Mountain Brook Fire Department received an ISO rating of Class 2. Though homeowners may not see a reduction in annual insurance rates, commercial entities may see some reductions. Those with commercial policies should consult with their insurance providers for possible opportunities.



The ISO evaluates over 48,000 fire departments across the country. The chart above shows the number of departments in each classification. The City of Mountain Brook Fire Department as a class 2 department is in the top 2% of departments nationwide.