

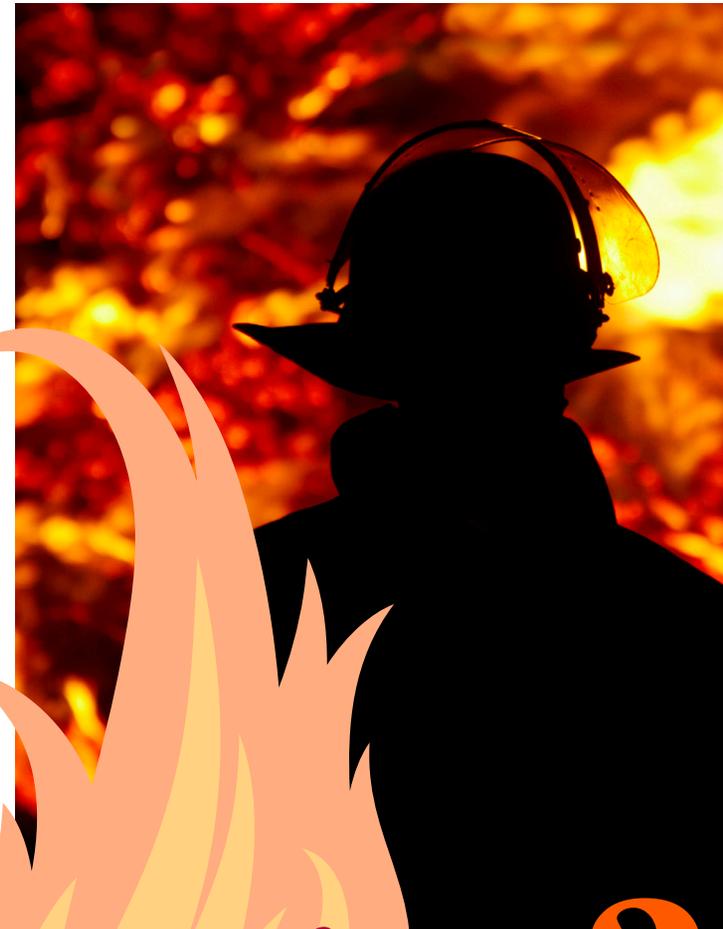


Did you know?

- Oklahoma has over 1,600 fire districts
- 52% of Oklahoma's fire districts have poor ISO ratings of 9 or 10
- Many fire districts could improve their ISO rating simply by keeping better records on firefighter training
- 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 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?

Oklahoma Insurance Department

Is it time for an ISO Review?

The answer is probably YES. Many fire department's ISO ratings are actually better than they are credited for. An ISO review can lead to a better rating by recognizing your departments' improvements. The ISO review process has been streamlined and now the Oklahoma Insurance Department 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 department's 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 is housed in a heated building
- Equipment that includes ladders, hand tools and fire extinguishers
- Records of firefighter training, rig maintenance, fire locations, dates and times
- 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, OI D Fire Coordinator with the Oklahoma Insurance Department at

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