

Guthrie Township  
Hubbard County Minnesota  
News Bulletin – May 9<sup>th</sup> 2017

---

Mr. Tom Lindahl of the Lakeport Fire Department reported to the Town Board on April 18<sup>th</sup> that the Lakeport Fire Department has improved its ISO rating to a 9. Tom stated that “This is very significant improvement for our Department”. ISO is a provider of statistical, actuarial, underwriting, and claims information and analytics. In communities like ours, the ISO analyzes the relevant data and assigns a **Public Protection Classification (PPCTM)** — a number from 1 to 10. **Class 1** generally represents superior property fire **protection**, and **Class 10** indicates that the area's fire suppression program does not meet ISO's minimum criteria. Area residents within five miles of the Hart Lake Town Hall are encouraged to check with their insurance agents for possible rate reductions because of this change

The rating was reviewed by Mr. Doug Sele, CPCU, ALAM a Senior Field Representative for the Community Hazard Mitigation of ISO. Doug can be reached at 800-444-4554 / [dsele@iso.com](mailto:dsele@iso.com) / <http://www.isomitigation.com>

From the [isomitigation.com](http://www.isomitigation.com) website:

ISO is a leading source of information about property/casualty insurance risk. For a broad spectrum of commercial and personal lines of insurance, we provide statistical, actuarial, underwriting, and claims data; policy language; information about specific locations; fraud-identification tools; consulting services; and information for marketing, loss control, and premium audit.

ISO is an advisory organization, and insurers may use our information, modify it, or not use it, as they see fit.

ISO is a member of the [Verisk Analytics](#) Family of Companies.

ISO collects information useful in many aspects of insurance underwriting. That information includes evaluations of public fire protection, flood risk, and the adoption and enforcement of building codes in individual communities. Information on municipal services helps the communities with their efforts to manage and mitigate their risk.

We perform the evaluations as a service to the insurance industry and do not charge a fee to the communities.

Through the [Public Protection Classification \(PPC™\)](#) program, ISO evaluates municipal fire-protection efforts in communities throughout the United States. A community's investment in fire mitigation is a proven and reliable predictor of future fire losses. So insurance companies use PPC information to help establish fair premiums for fire insurance — generally offering lower premiums in communities with better protection. Many communities use the PPC as a benchmark for measuring the effectiveness of their fire-protection services. The PPC program is also a tool that helps communities plan for, budget, and justify improvements.

Through the [Building Code Effectiveness Grading Schedule \(BCEGS®\)](#) program, ISO assesses the building codes in effect in individual communities and how those communities enforce their building codes. The assessments place special emphasis on mitigation of losses from natural hazards. The concept is simple: municipalities with well-enforced, up-to-date codes should demonstrate better loss experience, and insurance rates can reflect that. The prospect of lessening catastrophe-related damage and ultimately lowering insurance costs provides an incentive for communities to enforce their building codes rigorously — especially as they relate to windstorm and earthquake damage.

Submitted by: Russ Nickerson – Clerk 05-9-17