

Insurance Service Rating (ISO)

ISO stands for Insurance Service Office. ISO provides information to insurance companies to help determine the probability of loss. This in turn determines insurance premiums for home and business owners. The way this is done is by grading individual Fire Department Districts. Several factors play a part in this grading such as water supply, communication abilities, and Fire Department equipment and manpower. This grading schedule is done on a scale of 1-10 with 1 being the very best rating, and 10 being an area of no fire protection.

The Elizabethtown Fire Department was re-graded by the State Fire Marshal's Office in April 2006 and received a rating of 5 within the Town Limits and a rating of 6 within the Elizabethtown Rural Fire District. The new classifications should result in a decrease in the property insurance calculations for many insured commercial properties and residential properties.

Previously, the Town had a rating of 6 while the District had a 6/9S rating.