



Media Release

FOR IMMEDIATE RELEASE

August 7, 2018

The Troup County Board of Commissioners Celebrate Lower ISO Rating

Troup County, Ga. August 7, 2018 – The Troup County Board of Commissioners have been working diligently with the Troup County Fire Department over the last few years in order to lower the annual Insurance Services Office, Inc. (ISO) rating for Troup County. As a result, the Board of Commissioners are very excited to announce the celebration of the newest ISO rating decrease to a 4/4y out of 10.

With large thanks to the Board of Commissioners, the County's Fire Department, the E-911 Department and especially all of our dedicated Volunteers, the new score is down one point from the 2017 ISO Public Protection Classification rating of 5/5x. This could mean that residents of Troup County may see a significant decrease in their homeowners' insurance once the rating goes into effect on November 1, 2018.

Many insurance providers use the rating to help define home insurance premium costs through property/casualty insurance risk. The ISO rating factors from a 10 to 1 with 1 being the top rating attainable, but in Troup County the ISO rating is conducted as a split classification. The first class applies to residents that live within five road miles of a fire station and within 1,000 feet of a fire hydrant, while the second class applies to residents that live within five road miles of a fire station but further than 1,000 feet to a fire hydrant.

The new rate decrease provides a benchmark for the community as it not only contributes to the community's lower risk of fire damage and harm, but it has also helped the county with their emergency preparedness plans and protocols. The score was lowered due to increased efforts by the Troup County Fire Department to include training, pre-incident planning, community risk reduction and additional equipment.

"Every member of the fire department, especially our volunteers, had a direct impact on the new rating, as they have worked vigorously to provide change in safety standards for the community by lowering our overall ISO rating," said Chief Dennis Knight, Troup County Fire Department. "We have been working toward this goal for a few years, and I'm proud of the result."

This new rate decrease offers a possibility of lower annual insurance premium costs for the residents of Troup County. All homeowners who live within five road miles of a fire station

could see a drop in their total annual premium. For more information on possible rate decreases, Troup County encourages residents to contact their local insurance provider.

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