



NEWS RELEASE

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Contact:
Jackie Broach, public information officer
Phone: (843) 545-3164
E-mail: jbroach@gtcounty.org

FOR IMMEDIATE RELEASE

Georgetown County Fire/EMS receives improved ISO rating

GEORGETOWN COUNTY — Georgetown County Fire/EMS has been notified that its fire protection rating from the Insurance Services Office will improve effective Feb. 1, 2014. This change not only means the department's level of fire protection service has increased, according to the ISO analysis, but it could also earn lower home insurance rates for property owners in the department's coverage area.

"ISO's Public Protection Classification Program plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers — including the largest ones — use PPC information as part of their decision-making when deciding what business to write, coverages to offer or prices to charge for personal or commercial property insurance," said Francine Yotsko, a manager at ISO.

In a letter to County Administrator Sel Hemingway, Yotsko announced the county's Public Protection Classification will drop from a 6/9 to a 4/9 in February.

"There's a big difference between a protection class 6 and a protection class 4," said Linda Edwards, an insurance agent with State Farm in Georgetown. She couldn't say how much premiums might be affected by the change, and reductions vary, but residents in the Georgetown County Fire/EMS district should be able to tell a difference with the new rating and they should be pleased, she noted.

Insurance companies will be automatically notified of the change in ISO rating. Any policyholder who doesn't see the rating corrected when the new rating takes effect should call their agent.

Georgetown County Fire EMS has had an ISO rating of 6/9 since 2003, when the last survey was conducted, said Chief Mack Reed. That was before the fire and emergency medical services departments were combined. The melding of the two departments was one factor that helped improve the rating, he said.

"There are a lot of variables that make up that number," Reed explained.

Improvements in training and dispatch, increased personnel and more fire hydrants throughout the county are among factors that contributed to the improved rating, he added.

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