

The Insurance Service Organization or ISO rates municipalities based on the level of fire equipment, water service and dispatch service. The McCordville Fire Department requested a new ISO rating based on improvements in the services provided and in the Fall of 2005 a new ISO rating was issued.

Prior to the new rating, the ISO rating for the Town of McCordville was 9. The ratings are based on a scale of 1 to 10 with 1 being the best rating and 10 being the least acceptable rating. The ISO rating of 9 caused all property owners within the Town to have higher insurance costs than municipalities which had a lower rating.

The new rating is a 4/9 split. What this means is that areas of the Town where properties are located within 1000' from a fire hydrant are given an ISO rating of 4, which is a significant improvement. However, the areas of Town which are located farther than 1000' from a fire hydrant still maintain an ISO rating of 9. In order for the rating of 9 to be reduced, additional fire hydrants in those neighborhoods would have to be installed.