



Brighton Fire Rescue District

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Fire District Insurance Rating Improves

BRIGHTON, Colo.— The Brighton Fire Rescue District was recently inspected by the Insurance Services Office (ISO) to determine its public protection classification. The classification plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers use the classification as part of their decision-making when deciding what business to write, coverages to offer or prices to charge for homeowner or commercial property insurance.

Classification ratings are Class 1 through 10, with 1 being the best rated. Class 10 is given to those areas that are more than 5 road miles from a fire station. As of October 1, 2016, Brighton Fire Rescue District will now be rated a Class 2 in those areas within 5 miles of a fire station and 1000 feet of a fire hydrant. Properties within 5 miles of a fire station but not within 1000 feet of a fire hydrant will be rated a Class 3. This is an improvement from the last rating inspection in 2004 when all properties within 5 miles of a fire station were rated as a Class 4.

Of the nearly 48,000 fire departments rated in the U.S., only 2% achieve a Classification Rating of Class 2 or better. Brighton Fire Rescue has the best rating in Adams County.

The classification program is important to communities and fire departments as well. Communities whose classification rating is lower may also get lower insurance rates. The classification also provide fire agencies with a valuable benchmark tool when planning and budgeting. The most significant benefit of the ISO rating is its effect on losses. Data on insurance losses bears out that excellent fire protection means low fire losses.

The ISO inspection and review process includes the following components: Emergency communications system, firefighting capability, water supply systems including the Fire District's water tender system, and community risk reduction programs.

Residents and property owners are encouraged to contact their insurance company to see if their insurance rates will be lowered with this improved rating.