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Insurance Services Office (ISO) Rates Cleveland, Ohio Fire Protection a Class 2 in Latest Evaluation

CLEVELAND – The Insurance Services Office (ISO) announced that fire-protection services of the Cleveland Division of Fire improved to Class 2, effective October 1, 2015, a significant achievement by less than 2 percent of Ohio's fire jurisdictions.

The classification by ISO, known as the Public Protection Classification (PPC™) program, assesses the fire-protection efforts in more than 47,500 communities in the United States. By classifying communities' ability to suppress fires, ISO helps the communities evaluate their public fire-protection services.

In each of the communities evaluated, ISO analyzes the relevant data on three major components of fire suppression: fire department, emergency communications, and water supply. In addition, ISO recognizes community efforts to reduce losses through fire prevention, public fire safety education, and fire investigation. The company then assigns a Public Protection Classification from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire-suppression program doesn't meet ISO's minimum criteria.

Cleveland, Ohio can count itself among an elite group of communities in the U.S. Our Class 2 is shared by fewer than 1100 jurisdictions.

"The PPC program provides an objective, countrywide standard that helps fire departments in planning and budgeting for facilities, equipment, and training," said Cleveland Safety Director Michael McGrath. "This is no small accomplishment and the Cleveland Division of Fire should be very proud of their accomplishment and the services that they provide to this community."
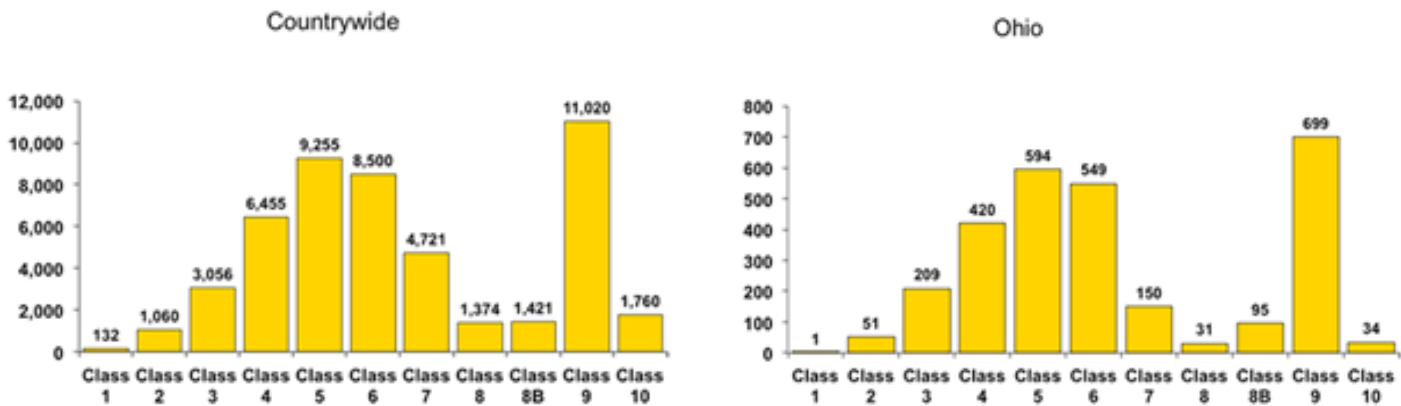
ISO's PPC information plays an important role in the decisions residential and commercial property insurers make affecting the availability and price of insurance

coverage. As a result, by securing lower fire insurance premiums for communities with better public protection, the PPC program serves as an additional incentive for communities that choose to improve their firefighting services.

"This is Great News for not only the City of Cleveland but also for the Division of Fire," said Fire Chief Patrick Kelly. "I am so proud of all the men and women in the Division that helped make this achievement possible. They do an outstanding job of serving this community every day and now we may be able to help them obtain lower insurance premiums. I would also like to thank our partners in the City of Cleveland Division of Water and Public Safety Communications who also had roles in this upgrade. This was truly a total team effort!"

Virtually all U.S. insurance companies use PPC information to identify opportunities for writing new business, achieve a reasonable concentration of property risks, review loss experience in various rating territories, and to price policies, offer coverages, and establish deductibles for individual homes and businesses.

Insurance companies — not ISO — establish the premiums they charge to policyholders. However, assuming all other factors are equal, the price of property insurance in a community with a good PPC is often lower than in a community with a poor PPC.

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About ISO

ISO is a leading source of information about property/casualty insurance risk. For a broad spectrum of commercial and personal lines of insurance, ISO provides statistical, actuarial, underwriting, and claims information and analytics; compliance and fraud identification tools; policy language; information about specific locations; and technical services. ISO serves insurers, reinsurers, agents and brokers, insurance regulators, risk managers, and other participants in the property/casualty insurance marketplace. ISO is

a Verisk Analytics (NASDAQ: VRSK) business. For more information, visit the ISO mitigation website at www.isomitigation.com.