


## Overview of ISO's Community Loss Mitigation Programs




DATA • ANALYTICS • DECISION SUPPORT

## Overview of ISO's Community Loss Mitigation Programs

**ISO**

- Leading supplier of statistical, actuarial and underwriting information
- Licensed rating organization
- Insurer supported
- No adherence requirements
- Repository for loss information




2

## Overview of ISO's Community Loss Mitigation Programs

**ISO**



- Individual property
  - 350,000+ surveys per year
  - 2,700,000+ properties in database
  - 600+ Field Representatives
- Community hazard mitigation
  - 45,000+ published classifications
  - Flood, PPC, BCEGS
  - 140+ Field Representatives



3

## Overview of ISO's Community Loss Mitigation Programs

### Where Community Gradings Started





4

## Overview of ISO's Community Loss Mitigation Programs

### October, 1905 NBFU Report on San Francisco

"Not only is the hazard extreme within the congested value district, but it is augmented by the presence of a compact surrounding great-height, large-area frame residential district, itself unmanageable from a fire fighting standpoint by reason of adverse conditions introduced by topography. ***In fact, San Francisco has violated all underwriting traditions and precedent by not burning up.*** That it has not done so is largely due to the vigilance of the fire department, which cannot be relied upon indefinitely to stave off the inevitable."



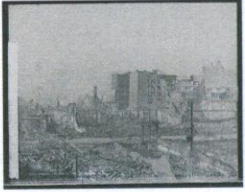

5

## Overview of ISO's Community Loss Mitigation Programs

### San Francisco - April 18, 1906

The greatest conflagration in American history

Burned for 2 days  
Consumed 4.7 square miles  
25,000 buildings destroyed  
450 people died

6