

ISO/BCEGS jurisdictional Survey

Sent by Shaunna Mozingo 3/14/23

Question: Does your jurisdiction participate in the Building Code Effectiveness Grading Schedule (BCEGS) program through ISO/Verisk? If so, have you actually heard of insurance underwriters using the score your jurisdiction receives for any purpose?

Responses:

1. I've participated in the past; I've also declined on one assessment. Last go-around I was going to refuse, but our flood management group (?) said that refusing could impact their program in some manner. Not sure how, or if it was true, but we ended up going through it again. I have never been able to ever identify any real benefit to our citizens unless it is in some type of flood insurance discount or something similar. I would love to hear of some other firsthand experiences with the program.
2. We have opted out of the program. When I was in a different jurisdiction, we were in the ISO program and a nearby jurisdiction was not. We checked on insurance in both locations and it was about the same, if not a little cheaper in the other jurisdiction. It might have changed but no one I talked to in the insurance industry used the ISO ratings.
3. We do participate in the program and to the best of our knowledge it is used for insurance companies.
4. We choose not to participate. Nobody from ISO could tell us how it benefitted us even though we sent several requests for information.
5. I have had to do it because my bosses insisted. However, it made no difference in anything that I saw.
6. We do not participate.
7. We will not participate.
8. Yes, we participate and do not know about underwriters and the scores - - However, years ago, we were able to use the rating to justify additional funding to increase our training budget.
9. We chose to not take the time to do this last time around - we never heard of any concrete data that getting a good score helps lower any insurance rates
10. We are not currently participating in the ISO but not because we don't want to. Our county has always participated in the program, and it was just recently determined that we needed to participate on our own because we now have our own building department. Our new inspection company will be assisting us to get on the program. Regarding insurance companies using the ISO rating, I've been told that they do. We do have a home insurance company in town, and they stated that they do use the ISO ratings.
11. I have had opportunities to be involved but have not done it. All reports I have heard is that the scores actually have no effect on pricing. Some have said that the process is good for showing the need for more staff, if nothing else.
12. We do participate. I have heard that this score is used by insurance underwriters, but I have never seen any direct evidence of this. I am also not sure how I would ever see this evidence

since I do not see any information regarding how the underwriting process works and what information is used.

13. We do participate in the BCEGS program, I personally have not ever heard of an instance where this information and rating have been used for any purpose.
14. We do not, we actually met with ISO years ago and asked that very question and they were offended that we even asked, they could not provide proof that insurance companies even used these scores to provide rates.
15. We did last time but we will probably opt out next time. I've heard that insurance companies don't use the ratings. But I need to confirm this first.
16. We won't participate.
17. While it doesn't really lower insurance rates as many say it does, it can be used to show higher-ups that you need more staff or more training, but it is a lot of hoops to jump through for that purpose.
18. Yes we participate in that program, but have not heard of any insurance underwriters using the information
19. yes, we've done it in the past, but we're questioning the brain damage required to go through it again if it really does no good for our community as a whole.