

COMPARISON OF INSURANCE PREMIUMS RELATIVE TO ISO PUBLIC PROTECTION CLASSIFICATIONS

This chart compares annual insurance premiums for a new wood frame home valued at \$100,000.00 with smoke detectors. This report was provided by an actual agent in Wake County.

| <u>ISO CLASS</u> | <u>AGENT 1</u> | <u>AGENT 2</u> | <u>AGENT 3</u> |
|------------------|----------------|----------------|----------------|
| 10 | 470.00 | 514.00 | 585.00 |
| 9 | 376.00 | 411.00 | 469.00 |
| 9S | 376.00 | 411.00 | 469.00 |
| 8 | 353.00 | 384.00 | 438.00 |
| 7 | 318.00 | 347.00 | 394.00 |
| 6 | 259.00 | 283.00 | 320.00 |
| 5 | 259.00 | 283.00 | 320.00 |
| 4 | 259.00 | 283.00 | 320.00 |
| 3 | 259.00 | 283.00 | 320.00 |
| 2 | 259.00 | 283.00 | 320.00 |
| 1 | 259.00 | 283.00 | 320.00 |

Comparisons clearly indicate that a typical residential structure does not enjoy further reduced insurance premiums when **THE ISO PUBLIC PROTECTION CLASSIFICATION** goes below Class 6.