



November 19, 2025

RE: Public Protection Classification (ISO) RATING IMPROVEMENT

Dear Havana Residents and Business Owners,

We are pleased to announce that our community's Public Protection Classification (PPC) rating, as determined by the Insurance Services Office (ISO), has improved from Class **10** to **6/6X**. This new classification is effective as of **3/1/2026**.

This improved rating reflects our ongoing dedication to enhancing the fire protection services we provide to our community. The ISO evaluation process assesses several key areas, including our emergency communications, fire department capabilities (including training and equipment), and the community's water supply. Our improved score is a direct result of our investments and hard work in these critical areas.

What this means for you

This achievement has a direct and positive impact on our residents and businesses. Because many insurance companies use ISO ratings to help set their fire insurance premiums, this improved classification could potentially lead to lower insurance costs for you.

What you should do

We encourage all residents and business owners to contact their insurance providers and inform them of our new ISO rating of **6/6X**, effective **3/1/2026**. You can ask your provider how this improvement may affect your specific premiums.

We are proud of this accomplishment and extend our gratitude to our community whose support made this possible. This improved rating is a testament to our shared commitment to public safety.

Additional information can be found on our website: www.townofhavana.com. If you have any questions, please do not hesitate to contact us at fire@townofhavana.com.

Sincerely,

A handwritten signature in black ink, appearing to read 'Don Harrison', is written over a horizontal line.

Don Harrison, Fire Chief
Havana Volunteer Fire Department