

Construction Services News

City of Tampa Receives a Higher Classification from the Insurance Services Office, Inc.

Greater Benefits for City of Tampa Residents

A thorough analysis of local building codes and the City of Tampa's efforts to enforce those codes was conducted by the Insurance Services Office (ISO) in November 2007, as part of their Building Code Effectiveness Grading Schedule (BCEGS) program. The resulting BCEG Classification is "3" for one and two family residential properties and "3" for commercial and industrial properties. Tampa's last assessment in 1998 yielded a score of "4" in both building categories. As a result of the new rating, the anticipated benefits for the citizens of Tampa include safer buildings, less damage, and lower insured losses from catastrophes.

The city's new classification represents a significant improvement and moves the city into the higher classification tier of "1-3." This is significant as it gives our citizens the maximum property insurance discount possible (discounts range from 1%-13%, depending upon individual carriers) offered in Florida.

The ISO BCEBGS assesses the current building codes in effect for a particular community and how the community enforces its building codes. Special emphasis is placed on reducing losses from natural hazards.

In Florida, ISO has filed advisory rating programs including rating credits for residential and commercial building owners. The credits apply toward various ranges of BCEGS classifications, which are rated 1-10. Any building constructed in Tampa since 1996 is eligible for the program.

The concept is simple: municipalities with well-enforced, up-to-date codes should demonstrate better loss experience, and insurance rates can reflect that commitment. The prospect of lessening catastrophe related damage and ultimately lowering insurance costs provides an incentive for communities to enforce their building codes rigorously, especially as they relate to windstorm and earthquake damage.

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